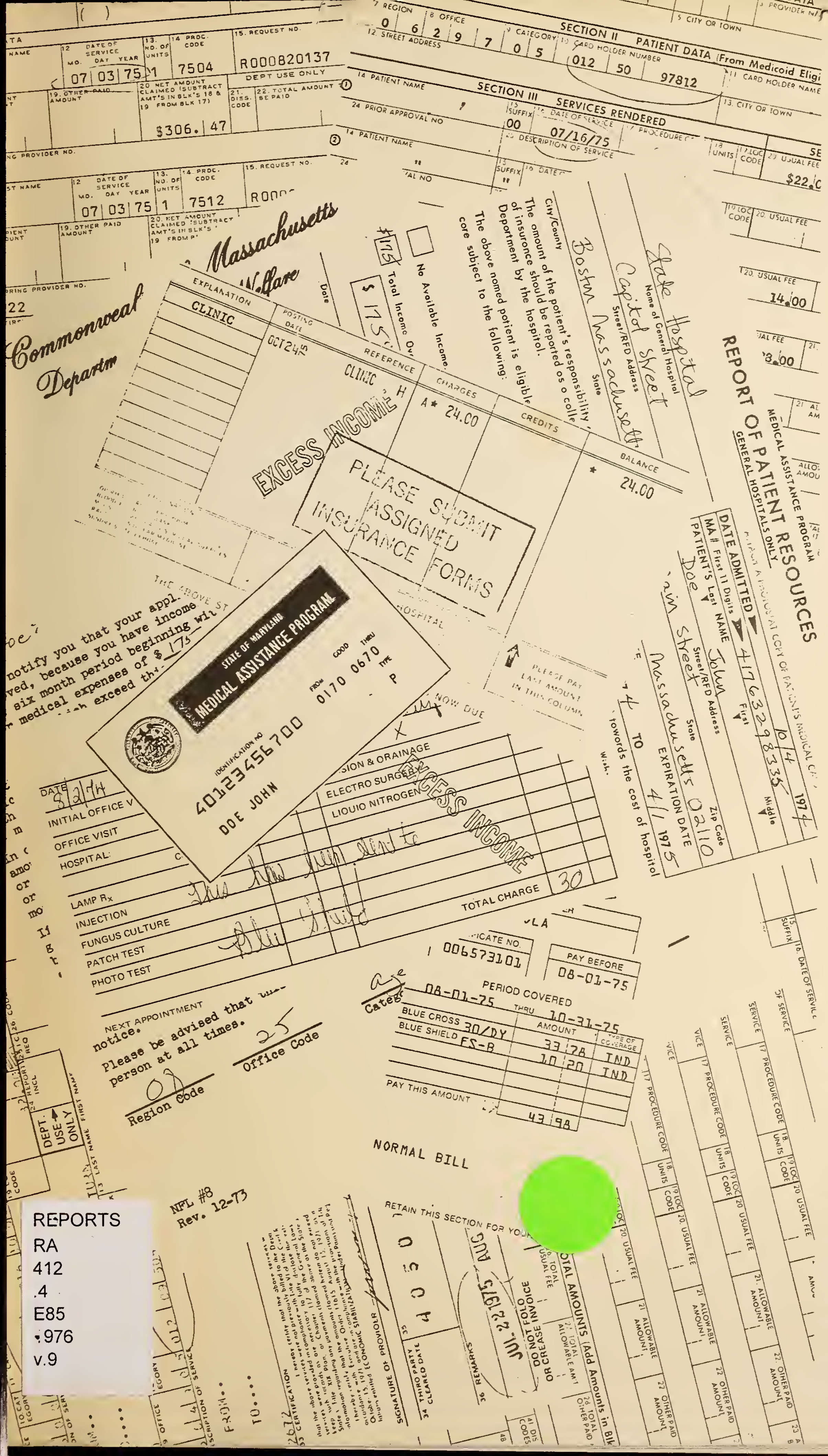
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Evaluation of Medicaid Spend-down

Volume 9

Spend-down Participation Rate

Contract No. SRS 74-58

February 15, 1976

prepared for:
Department of Health, Education and Welfare
Social and Rehabilitation Service

prepared by:
Urban Systems Research and Engineering, Inc.
Cambridge, Mass.

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1218 Massachusetts Avenue
Cambridge, Massachusetts 02138

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FOREWORD

The "Evaluation of Medicaid Spend-Down" Report represents the findings of a research project (Contract number SRS-74-58) conducted for the Social and Rehabilitation Service of the Department of Health, Education and Welfare. The study was conducted, and the report written, by members of Urban Systems Research and Engineering, Inc., Cambridge, Massachusetts.

The Spend-Down project was directed to three major study objectives:

- To analyze the implementation and administration of the spend-down program among several States;
- To determine various characteristics (socio-demographic, economic, behavioral and health care utilization) of successful and unsuccessful spend-down applicants compared to other Medicaid populations; and
- To estimate the spend-down participation rate, i.e., the extent to which the potentially eligible spend-down population is actually enrolled in Medicaid.

To meet these objectives the implementation of spend-down was analyzed in five State Medicaid programs -- Massachusetts, North Carolina, Maryland, Michigan and Utah. Furthermore, a case record review, personal survey, and compilation of Medicaid claims data were conducted for successful and unsuccessful spend-down applicants, as well as control groups of medically needy and categorically needy Medicaid recipients in the first three of the study States. It should be noted that the recipient group analyzed did not include long-term care recipients. Finally, a computer simulation of the eligibility process was developed for one State (Massachusetts) in order to determine the spend-down participation rate.

Nine report volumes have been developed to present the study findings. These in total constitute the Final Report for the "Evaluation of Medicaid Spend-Down." The general organization of the Final Report is:

- Volume I - Executive Summary and Overall Evaluation of Medicaid Spend-Down

- Volume II - Study Analysis for Massachusetts
- Volume III - Study Analysis for North Carolina
- Volume IV - Study Analysis for Maryland
- Volume V - Study Analysis for Michigan
- Volume VI - Study Analysis for Utah
- Volume VII - Survey Data Tabulations -- Massachusetts, North Carolina, and Maryland
- Volume VIII - Medicaid Eligibility and Claims Data -- Massachusetts and North Carolina
- Volume IX - Spend-Down Participation Rate

Volume I summarizes the overall study findings. Volumes II through VI consist primarily of case studies, while VII and VIII are data compilations. Volume IX is a separate report describing the development and results of the simulation model for determining the spend-down participation rate.

ACKNOWLEDGEMENTS

The Evaluation of Medicaid Spend-down Project has involved a number of people, each of whom deserves recognition. The work was sponsored by the Health Services Evaluation Division of the Office of Planning, Research and Evaluation, SRS/DHEW. The initial contract monitor, Mr. David Richardson, was instrumental in the study design and the field data collection effort. Mr. Edward Neuschler was the government monitor for the last six months of the project when the data analysis and the final report were completed. The USR&E staff is indebted to each of them for the support and constructive criticism provided throughout the study.

Dr. Warren Oksman, who served as Project Director until July, 1975, managed the development of the study methodologies and was responsible for the overall administration of the field effort. Dr. Oksman also developed the initial methodology for the spend-down participation rate effort.

Other key staff members have included Dr. Irene Malozemoff, Mr. David Ellwood, Mr. Robert Beury, and Dr. Lawrence Bailis. Dr. Malozemoff directed the administrative analysis of spend-down in five State Medicaid Programs and was a major contributor to the overall Final Report. Mr. Ellwood designed and implemented the computer simulation model for estimating the spend-down participation rate. Mr. Beury oversaw the compilation of the recipient data from the personal survey and State Medicaid claims files. Dr. Bailis assisted in the analysis required for the Final Report.

Ms. Pat Benner, Ms. Marilyn Shickell, Ms. Diane Porcari, Mr. Peter Smith, Mr. Harry Franklin, Mr. Hubert Smith and Ms. Jill Stephens assisted in the massive data collection effort involving both State Medicaid program staff and over 1,000

Medicaid recipients and applicants. Special thanks are due to each of them for the commitment they showed to carefully obtaining the information on which this report is based.

Credit is due Claire Nivola for her design of the report cover.

Finally, and perhaps most importantly, the project is indebted to the State Medicaid programs which allowed us to analyze their implementation of spend-down, and the many recipients and applicants who reviewed with us their experiences with Medicaid.

Marilyn Rymer
Acting Project Director
February, 1976

1.0 INTRODUCTION AND REVIEW OF APPROACH

1.0 INTRODUCTION AND REVIEW OF ORIGINAL APPROACH

Since the spend-down eligibility process allows Medicaid to cover persons whose income would otherwise exclude them from eligibility, it is a significant dimension to the Medicaid program. However, few states keep statistics on the extent to which spend-downers are a part of the Medicaid population. Even less is known regarding the extent to which the spend-down approach to Medicaid eligibility is used by those potentially eligible.

To provide for a better understanding of the degree to which spend-down is being utilized, part of the Evaluation of Medicaid Spend-down Study (Contract No. SRS 74-58) has been directed to an investigation of spend-down participation. In conjunction with an analysis of administrative structures for implementing spend-down among five states and a recipient survey to clarify the structure and relationship of the spend-down program to Medicaid as a whole, the third objective of the spend-down study has been to estimate the spend-down participation rate, defined as:

$$\text{Participation rate} = \frac{\text{Number of persons actually enrolled in spend-down}}{\text{Number of persons potentially eligible for spend-down}}$$

This document (Volume IX of the overall Final Report) presents the findings for the so-called "denominator estimate" effort.

Although it is relatively simple to estimate the number of spend-down recipients actually enrolled in Medicaid, estimating the potentially eligible spend-down population, or the denominator of the participation rate, is a much more difficult task. As a result, the main emphasis in this report is the denominator estimate.

Since Medicaid eligibility requirements vary somewhat among states, the denominator estimate effort has been limited to one state -- Massachusetts. The original intention was only to look at spend-down participation per se; however, USR&E went far beyond the estimation of a single number representing the number of potentially eligible spend-downers in Massachusetts. The data we obtained, along with the methodology

employed, allowed us to estimate the number of persons potentially eligible for all eight major types of Medicaid eligibility in the state including:

- SSI - Cash: aged and disabled persons eligible for Medicaid as a result of their eligibility for cash assistance under the Supplemental Security Income program;
- AFDC Cash: persons eligible for Medicaid as a result of their eligibility for cash assistance under the Aid to Families with Dependent Children program;
- MA-SSI: aged and disabled persons eligible for Medicaid, but whose incomes are too high for cash assistance under the Supplemental Security Income program;
- MA-AFDC: persons eligible for Medicaid who would be eligible for cash assistance under the Aid to Families with Dependent Children program, except that their incomes are too high;
- MA-21: persons under twenty-one years old who are eligible for Medicaid but are not eligible for cash assistance;
- MA-SSI Spend-down: aged and disabled persons eligible for Medicaid as a result of medical expenses which enable them to reduce their available income to the amount allowed for medical assistance only;
- MA-AFDC Spend-down: persons eligible for Medicaid as a result of medical expenses which enable them to reduce their available income to the amount allowed for families with dependent children who receive medical assistance only;
- MA-21 Spend-down: persons under twenty-one years of age eligible for Medicaid as a result of medical expenses which enable them to reduce their available

income to the amount allowed for persons under twenty-one years of age who receive medical assistance only.

It should be noted that the estimates developed do not include persons in long-term care facilities. Although a spend-down process does apply for persons in long-term care facilities, it is distinctly different in administration and applicability and therefore was not included in the study design.[1]

Although the actual projections for the various types of Medicaid eligibility have been focused on one state, the overall approach which has been developed should be useful and easily adapted for any state. The most significant variable to the estimates is, of course, the income level used in determining the different types of eligibility.

In organizing our report on the denominator estimate effort, we have attempted to thoroughly review the numerous steps undertaken in developing the participation rate methodology since this has been a largely developmental effort. In this first chapter, we present the conceptual relationship of spend-down to the other Medicaid eligibility approaches. Next, we review the original methodology we intended to use for obtaining the denominator estimate, including the key assumptions in that approach. This chapter concludes with a discussion of the data base obtained for the denominator estimate effort. Chapter 2 is devoted to further discussion of how spend-down eligibility requirements related to the other Medicaid eligibility procedures, a perspective which we found more critical to the methodology than was originally anticipated. Chapter 3 presents our revised methodology for obtaining the spend-down participation rate, given the obstacles we faced once

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[1] All persons living in long-term care with income beyond the amount necessary for personal needs are required to spend-down. This includes persons who are considered to be categorically needy, since they would be eligible for cash assistance if they were not in the long-term care living situation. Consequently, spending down in a long-term care situation is a function of income and can apply to both categorically and medically needy recipients. Spend-down as covered in this study only applies to a subset of the medically needy population who are not in long term care.

we began the data manipulations. The actual results and estimates of the potential spend-down population in Massachusetts are outlined in Chapter 4, as well as our overall conclusions regarding this approach to analyzing the Medicaid program.

As indicated above, it is important to emphasize that USR&E has viewed this effort as developmental. The figures we present are only rough estimates. A variety of assumptions have been made to simplify the work. Nonetheless, we believe the methodology -- with some refinement -- can be of considerable use in Medicaid policy evaluation and planning.

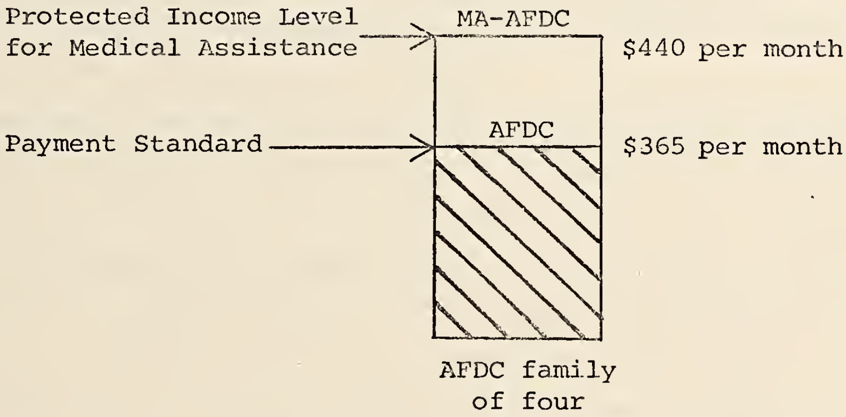
1.1 The Usual View of Welfare Programs

The way spend-down is generally viewed may be illustrated relatively simply. Persons who are deemed categorically related (AFDC, aged, blind or disabled) can qualify for Medicaid coverage through one of three programs: cash assistance, medical assistance only, or medical assistance spend-down. If a person's (or family unit's) income and assets are low enough, that person may qualify for cash assistance. In all states persons on AFDC are automatically covered by Medicaid, while 36 states, including Massachusetts, also automatically extend Medicaid coverage to SSI recipients. In 32 states, persons with income (and/or assets) exceeding the cash assistance level may qualify for medical assistance if their income and assets fall below a state-determined protected income level.[1]

---

[1] According to 45 CRF Section 248.3, a state's protected income levels for medical assistance must be, as a minimum, at the higher of the levels of the payment standards generally used as a measure of financial eligibility in the money payment programs. For three person families, the protected income level must be, as a minimum, at the AFDC payment standard. For individual or two person families, the protected income level must be at the higher of the AFDC payment standard or the highest adult payment standard (SSI) except when a state has chosen to use its January 1972 standard for adults. (If the higher standard is over 133 1/3% of the AFDC standard, 133 1/3% of the AFDC payment standard should be used, since this is the maximum level for Federal financial participation.)

Finally, persons with income above the protected income or medically needy level may become eligible for medical assistance by "spending-down" all of their income in excess of the protected income level on medical care. After spending-down to the medically needy level, all additional medical expenses are covered by Medicaid. This view of the interrelation of cash assistance, medical assistance and spend-down can be easily represented as shown below. Take, for example, an AFDC family of four consisting of a mother and three children between the ages of 2 and 12 in Massachusetts. The state has determined in its Medicaid plan that 4 member AFDC families are eligible for a maximum of $365 a month in cash assistance, while the medically needy level for such a family is $440 a month.



Thus, it would seem that if the family's AFDC countable income was below $365, the family would be eligible for cash assistance (and thus Medicaid); if the family's countable income was below $440 but exceeded $365, they would be eligible for medical assistance; and if their income exceeded $440, they would become eligible for Medicaid if they spent all their income in excess of $440 on medical care, i.e., if they would spend-down.

We have taken the time to describe this simple example for two reasons. First, it is important in understanding our initial approach to the denominator estimate. Secondly, we will point out later how applying the eligibility criteria and income disregards

make the relationship between cash assistance, medical assistance, and spend-down more complicated than it would initially appear.

1.2 The Original Methodology

The original denominator estimate methodology (submitted under separate cover in July, 1975) was based on this rather simple view of the interrelationships among the welfare-Medicaid programs. In addition, it was designed with the expectation that no single data source could provide all the needed information and thus a variety of data sets would have to be merged in some sense. Ironically, data turned out to be less of a problem than expected, while the Medicaid eligibility determination process turned out to be far more complicated in practice than in theory.

Basically, the original methodology called for grouping a population into a set of n mutually exclusive cells. The cells were to be chosen in such a way that all persons of a given income within each cell faced approximately the same risk of incurring a particular level of medical expense and the same probability of being covered by a particular level of insurance. Furthermore, all persons (families) in the cell would face the same medically needy levels, i.e., have the same protected income level below which Medicaid covers all expenses.

For notational purposes we will use the vector $\underline{\alpha}$ to denote all those population characteristics which are required to identify the population cells and which affect health costs, insurance coverage, and MA level. For example, $\underline{\alpha}$ might be of the form:

$$\underline{\alpha} = \begin{bmatrix} \alpha_1 \text{ - category of eligibility} \\ \alpha_2 \text{ - number of family members} \\ \alpha_3 \text{ - education of the mother} \\ \alpha_4 \text{ - race} \\ \vdots \end{bmatrix}$$

The point is that $\underline{\alpha}$ represents the cell structure and all other relevant variables without making explicit what these variables are. This allows us to make our mathematical discussion quite general and all-inclusive without unduly complicating it.

The probability of spending down (within a cell) depends on four factors: income, assets, medical costs, and the amount of insurance coverage. For the time being we will ignore the asset factor and show later how it can be incorporated. Let us use the following notation:

x = medical costs for family over a six month period

y = net income of family over six month period

z = amount of medical expenses paid for by insurance carried by family, or paid by other sources

y^* = income protection level (eligibility level) for six month period

Note that all of these variables, but particularly y^*, will be different for different population cells.

Under the definitions we also have that:

$y-y^*_{\underline{\alpha}}$ = excess income for population cell having characteristics $\underline{\alpha}$

$x-z$ = out-of-pocket medical expenses

and:

$$\left.\begin{array}{l}\text{probability of spending}\\ \text{down for a population}\\ \text{cell having character-}\\ \text{istics } \underline{\alpha}.\end{array}\right\} = \text{probability } (x-z > y-y^*_{\underline{\alpha}} \mid \underline{\alpha}) \qquad (3.1)$$

To compute this probability we need to know the distribution functions for x, y, and z. These variables depend on each other as well as the cell population characteristics, $\underline{\alpha}$. Thus we require a joint conditional distribution function of the form $f\,(x,y,z \mid \underline{\alpha})$. Given this function, we can compute the probability of a spend-down in the cell having characteristics $\underline{\alpha}$ through equation (3.1) as shown below.

$$\begin{aligned} &\text{probability of spend-down} \\ &\text{in cell } \underline{\alpha} && = \text{probability } (x-z > y-y^*_{\underline{\alpha}} | \underline{\alpha}) \\ & && = \text{probability } (y-x+z < y^*_{\underline{\alpha}} | \underline{\alpha}) \ . \end{aligned} \tag{3.2}$$

The important issues, then, are to:

(1) estimate the function $f(x,y,z|\underline{\alpha})$ for each $\underline{\alpha}$; and

(2) compute the cumulative distribution in equation (3.2)

1.2.1 Estimating the Joint Distribution of Income, Medical Expenses, and Insurance Coverage

We wish to estimate the joint probability density function $f\,(x,y,z|\underline{\alpha})$ for medical expenses (x), income (y), and medical expenses paid by insurance and other sources (z). Using the rules of conditional probabilities we can separate the joint distribution into the product of three univariate conditional distributions.

$$f(x,y,z|\underline{\alpha}) = f_1(z|x,y,\underline{\alpha}) \cdot f_2(x|y,\underline{\alpha}) \cdot f_3(y|\underline{\alpha}) \tag{3.3}$$

The underlying assumptions justifying this separation are that:

(1) the medical expenses paid by other sources are dependent on medical expenses, income, and cell characteristics;

(2) the distribution of medical expenses is dependent on income and cell characteristics, but not explicitly on insurance coverage; and

(3) the distribution of income is dependent on cell characteristics, but not on medical expenses or insurance coverage.

Using equation (3.3) we have:

probability of spend-down in cell $\underline{\alpha}$ =

$$1 - \iiint_{y-x+z \geq y^*_{\underline{\alpha}}} \left[f_1 \; (z|x,y,\underline{\alpha}) \cdot f_2 \; (x|y,\underline{\alpha}) \cdot f_3 \; (y|\underline{\alpha}) \right] dxdydz \qquad (3.4)$$

Of course, the nature of the individual conditional distribution functions still needs to be determined, but since these are univariate functions the task is more manageable.

Equation (3.4) can be further structured by exploring the distribution function for insurance coverage, i.e., $f_1 \; (z|x,y,\underline{\alpha})$. There are two factors of interest: whether a filing unit has coverage and what is the nature of the coverage. Assume that there are N types of different insurance coverages available (these coverages include private coverage) and let $q(n|x,y,\underline{\alpha})$ represent the probability that a filing unit having characteristics $\underline{\alpha}$, income y, and medical expenses x, has coverage of types n, n = 1,2....N. In short, $q(n|x,y,\underline{\alpha})$ is a discrete probability distribution function.

The actual amount of the insurance payment, z, is deterministically related to the type of coverage and the medical expense. For example, if a filing unit has coverage of type n and expenses of amount x, then

$$z = r(n,x)$$

where $r(\cdot)$ is the functional relation between medical expenses and payments under a particular coverage type. For example, n = 1 may correspond to a policy of a $100 deductible and a 20% copayment rate.

In that instance

$$z = \begin{cases} 0 & \text{for } x \leq \$100 \\ 0.80(x-100) & \text{for } x > \$100. \end{cases}$$

In any case, $f_1\ (z|x,y,\underline{\alpha})$ can be written as:

$$q(n|x,y,\underline{\alpha}) \cdot r(n,x)$$

so that equation (3.4) becomes:

probability of spend-down in cell $\underline{\alpha}$ =

$$1-\iint \Sigma\left[q(n|x,y,\underline{\alpha})\cdot r(n,x)\cdot f_2(x|y,\underline{\alpha})\cdot f_3(y|\underline{\alpha})\right] dxdy \tag{3.5}$$

1.2.2 Calculation of Spend-down Probability

To actually use the results of the previous section we require, at a minimum, the following data:

(1) the income distribution $f(y|\underline{\alpha})$ for each population cell $\underline{\alpha}$;

(2) the condition distribution of medical costs $f(x|y,\underline{\alpha})$ for each $\underline{\alpha}$;

(3) the conditional insurance coverage distribution $q(n|x,y,\underline{\alpha})$ for each $\underline{\alpha}$; and

(4) the insurance payment relationship $r(n,x)$ for each type of insurance coverage.

Given these data, we could in principle perform the double integration and summation over the region indicated by equation 3.5. Since the distribution functions are not in closed form and the domain of integration is non-linear, a Monte Carlo approach seems more appropriate than numerical quadrature. Essentially we choose a random sample from the income distribution $f(y|\underline{\alpha})$. For each income in our

sample, we randomly select a corresponding health expense level from the conditional distribution $f(x|y,\underline{\alpha})$. We then randomly choose n from the distribution $q(n|x,y,\underline{\alpha})$ and calculate $z = r(x,n)$. We next obtain the value of

$$\underbrace{\{y-y^{*}_{\underline{\alpha}}\}}_{\text{excess income}} - \underbrace{\{x-r(x,n)\}}_{\text{out-of-pocket expense}}. \tag{3.6}$$

If this quantity is positive, the filing unit is not eligible; if it is negative, the unit is eligible. By repeating this sampling procedure a sufficient number of times, the proportion of eligible units can be found.

One point worth mentioning is that the income distribution $f(y|\underline{\alpha})$ can be truncated to only include incomes in excess of $y^{*}_{\underline{\alpha}}$. Persons whose income is less than $y^{*}_{\underline{\alpha}}$ and who are categorically related are automatically eligible for Medicaid without spending-down.

1.2.3 Adjusting for Assets

So far we have ignored the issue of assets in simulating the eligibility process. If a family's liquid assets, a, are not in excess of the permissible asset level $a^{*}_{\underline{\alpha}}$, there is no eligibility problem. If $a > a^{*}_{\underline{\alpha}}$, the excess assets $(a-a^{*}_{\underline{\alpha}})$ must also be spent-down. Essentially, this alters the spend-down test (expression 3.6) to:

$$\{(y-y^{*}_{\underline{\alpha}}) + (\alpha-\alpha^{*}_{\underline{\alpha}})\} - \{x-r(n,x)\}. \tag{3.7}$$

We will assume that assets are a function of income and are distributed according to conditional distribution $f(a|y)$. Thus, all that is required in our Monte Carlo technique is to sample $f(a|y)$ and to use expression 3.7 for the eligibility test.

1.2.4 Estimating the Eligible Population

Supposing we had divided our population into I cells and indexed them with the subscript i, $i=1,2,\ldots,I$. Then for each cell we would have estimated p_i, the proportion of eligible units and m_i, the number of units in cell i. Also, we would have a family size s_i for each cell. Then the expected number of persons eligible in a six month period would be:

$$M = \sum_{i=1}^{I} p_i m_i s_i . \tag{3.8}$$

If an estimate of some subset of the eligible population is desired, e.g., number of elderly persons eligible, the index of summation in equation 3.8 would be constrained to those cells having only elderly persons.

1.3 The Data

As mentioned earlier, data turned out to be more plentiful than expected. We obtained through Charles Phelps at Rand Corporation a copy of a tape containing all the person records from the 1970 Health Use and Expenditure Survey conducted by the Center for Health Administration Studies and National Opinion Research Center at the University of Chicago (hereafter referred to as CHAS-NORC).[1] The survey interviewed some 11,619 non-institutionalized people nationally and gathered a great deal of information on each person's total health expenditures and information as to the source of payment for that care. For each person the total expenditures on some fourteen types of health care (from non-OB hospital stays to non-prescription drugs) is recorded. Furthermore, for each type of expenditure, data is broken out separately showing exactly how much was paid by voluntary insurance, by Medicare, by armed forces dependent, and by the family's own accident or liability insurance, by public aid, Medicaid, and free or part-pay clinic, by "other payments" which includes V.A., workman's compensation, etc., and by out-of-pocket payments. In addition, the tape includes a wide variety of socio-demographic characteristics including personal and household income (both

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[1] DHEW Contract HSM 110-70-392. This should not be confused with the National Center for Health Statistics Health Interview Survey. The survey used here is the only survey which collects extensive data on individual expenses for health care.

earned and unearned), age, sex, race, marital status, education, and residence (rural farm, rural non-farm, large SMSA inner city, large SMSA non-inner-city, etc.). Thus we had income, total expenditures and insurance coverage all on one data set. According to our old methodology all we needed to do was group persons into appropriate filing units and see if out-of-pocket expenses exceeded excess income. If expenses did exceed excess income, the filing unit was a spend-down case.

Unfortunately, the tape appeared to have two major problems. First, the tape had no data on assets. Fortunately, this problem was resolvable by estimating assets based on rent, interest, and dividend income. Second, and far more serious, the survey was conducted at the household level. Persons were classed in relationship to the head of the household. This meant that each person was listed as being either: head; spouse of head; child of head, including adopted, foster and stepchildren; son- or daughter-in-law of head; grandchildren of head; sibling or sibling-in-law of head, etc. Public aid in this country is distributed on a family basis rather than a household basis. One task then was to break the household into families as best as possible.

These two problems involving assets and household composition were not insurmountable. The manner in which they were handled is discussed in Chapter 3 -- the Revised Methodology.

The remaining task seemed only to be breaking people into categories and determining whether their out-of-pocket expenses exceeded their excess income. Unfortunately, breaking people into categories was a much greater problem than originally anticipated. Chapter 2 which follows discusses the difficulties involved in deciding the category in which a family should be placed.

2.0 A MORE COMPLETE VIEW OF WELFARE PROGRAMS

2.0 A MORE COMPLETE VIEW OF WELFARE PROGRAMS

The "usual view" of the interrelationship between cash assistance, medical assistance and spend-down as described earlier in this report is considerably misleading. First, the idea that a family can be automatically classified into a single category is incorrect. Second, the notion that the medically needy protected income level is higher than the cash assistance level is frequently in error.

Consider first the problem of grouping persons or families into a single filing category. In actuality many families are categorically eligible for more than one filing category, and the filing unit may include different family members depending on whether other members are eligible for some other program. Particularly troubling are families with children in which one or both parents are categorically eligible for SSI. Under these conditions members of the family may be classed in two or three different ways depending on whether or not the categorically eligible SSI person qualifies for some SSI related program (SSI Cash, MA-SSI, MA-SSI Spend-down). In addition, families with one or more children under 18 and one or more children over 18 may qualify as a filing unit for AFDC (under which conditions the children over 18 are not considered to be a part of the initial filing unit) or as a filing unit for MA-AFDC (under which conditions the children over 18 are included in the filing unit).

Take, for example, a family of five living in Massachusetts and consisting of a disabled male, his working wife, and three children aged 14, 16, and 17. Look first at the father. He may receive SSI cash assistance if the sum of his available income and his wife's deemed income falls below the SSI benefit level. If he fails to pass the SSI income test he may qualify for MA-SSI (medical assistance to a person categorically but not financially eligible for SSI). If he fails to pass the MA-SSI income test, he may be eligible for MA-SSI spend-down. If the father gets on any of these programs, his wife and children are treated as a separate single parent AFDC case eligible for AFDC or MA-AFDC or MA-AFDC Spend-down. In effect, the father

does not exist with regard to these eligibility determinations. However, if the father does not get on one of the SSI-related programs, the father and mother and children are all treated as an AFDC case or MA-AFDC or MA-AFDC Spend-down case. Thus the father may be grouped alone in an SSI category, or with his wife and children in an AFDC-related category. The wife and children may be grouped alone in a separate AFDC category or in an AFDC category with the father.

This example points out one serious error in simply grouping persons into categories and applying a single income test. The family should really be tested for each possible welfare program--not automatically lumped into a single box.

The second error with the usual view of the interrelationship between the cash assistance, medical assistance, and spend-down programs involves the real difference in the income levels for medical assistance and cash assistance.

It is generally believed that except in a few SSI categories the medical assistance income level is higher than the cash assistance level. In fact, the medical assistance level often falls below the cash level. The problem arises because AFDC and medical assistance can use different criteria for determining countable income. There is not a problem between SSI and medical assistance in terms of disregards. SSI subtracts $20 from monthly total gross income and $65 from monthly gross earned income, as well as one-half of gross earned income remaining after the other deductions. For MA-SSI cases either the SSI disregards or the state's SSI optional supplement disregard rate must be used (whichever is higher) in determining eligibility.

However, AFDC deducts $30 plus one-third of monthly net earned income (gross income minus work expenses) in calculating the AFDC payment for persons currently on AFDC, but simply uses monthly net income without the $30 and one-third deductions in determining initial eligibility. Likewise, in calculating MA-AFDC eligibility, monthly net income is used, with no earned income disregards applied.

Obviously, inequities occur with active AFDC cases having earned income. Consider a family currently on AFDC--for instance, a three person family of a mother and two children aged 7 and 12 residing in Massachusetts. The benefit level for this three person AFDC unit is $299 (with limited special needs). Suppose that the mother who formerly had no income gets a full time job. She may earn up to $476 in monthly net income and still be eligible for AFDC cash assistance and therefore for Medicaid. But if she earns $477 the family loses eligibility for AFDC. The medical assistance level for this family is $390. To become eligible for Medicaid the family must either reduce its income to $390 or less or spend down $87 per month. To get back on AFDC the mother must have net monthly income of $299 or less because the AFDC work incentive disregards do not apply in determining initial eligibility for AFDC.

For AFDC families in Massachusetts, most families currently receiving AFDC cash assistance face a negative income band between the maximum allowable income for cash benefits and that for medical assistance because of the earned income disregard. Families not currently on AFDC always experience a positive band. Currently the only adjustment for this disparity is that AFDC recipients continue to be eligible for Medicaid for four months after their AFDC eligibility has expired if they become ineligible as a result of increased income and/or hours of employment.

Although this discussion may seem somewhat peripheral to the estimation of the spend-down participation rate, it has been included to demonstrate the great difficulties involved in determining a family or household's Medicaid eligibility. Without a clear understanding of how the cash assistance and medical assistance programs relate (or fail to relate), any attempt to discern the potentially eligible Medicaid population by eligibility type is bound to be inaccurate. Chapter 3 which follows presents the revised methodology which was developed to more precisely estimate the various populations with potential eligibility for Medicaid.

3.0 THE REVISED METHODOLOGY

3.0 THE REVISED METHODOLOGY

The factors cited in the previous chapter have serious implications for the original methodology. First, since the same family may be grouped into several different types of filing units depending on whether or not some family members succeed in getting into particular programs, we cannot simply group people into a single category and see if out of pocket health care expenditures exceed excess income. Families really should be tested for each possible program for which they are categorically eligible. Second, since the effective cash level is at times above the medical assistance level, in effect one must determine that a family is not eligible for any other program before one can test for spend-down eligibility. In light of these problems we were forced to revise our original methodology.

To utilize the CHAS-NORC data base we had to develop an approach to dividing the households into family or filing units. Next we had to devise a method for treating unearned income reported in the data. We also had to adjust the data base from 1970 to 1974.

With these issues resolved, the various eligibility procedures for the Massachusetts Welfare/Medicaid system had to be precisely identified so we could simulate them through a computer model, and thus isolate the potential spend-down population.

Each of these steps is discussed in the following sections. The chapter concludes with a discussion of problems that we were not able to completely resolve with the data base and our simulation approach.

3.1 Family Grouping

The first task was to take the 1970 Health Use and Expenditure Survey (CHAS-NORC) and break the households into potential filing units. Generally this involved the creation of "families." Persons in each household were listed on the tape as being either:

- head
- spouse of head
- child of head, including adopted, foster, stepchildren
- son- or daughter-in-law of head
- grandchildren of head
- sibling or sibling-of-law of head
- parent of head or parent-in-law
- uncle or aunt of head or head's spouse
- niece or nephew of head or head's spouse
- grandparent of head or head's spouse
- other relative of head

We had to use this information to class people into families.

Each new "family" was assigned a head and was sometimes assigned a spouse and/or children. The person classified as head of household on the survey tape was automatically assigned as head of the first family. The spouse of head was of course classified as a spouse in the first family. Next we tried to assign to each person whose marital status was listed as "married" an appropriate spouse from within the household. In the case of married children of the head our computer routine looked for an in-law of the head of the opposite sex. If such a person was found in the household, the two were grouped as a separate family. For all other persons listed as married (other than head or spouse of head) the routine searched for someone of the opposite sex with a similar relationship to the head whose marital status was also listed as married. Thus, a married female sibling or sibling in-law of head would be "married" to a married male sibling or sibling in-law of head and these two would become a separate family. Each person listed as married for whom no spouse was found was made head of a separate family.

Persons over 21 not married and with no children are only potentially eligible to file for SSI (if aged, blind or disabled) and must file as a single person filing unit. For this reason each unmarried person over 21 was designated as head of a separate family. All persons unmarried under 21 other than grandchildren or nieces and

nephews were grouped as children of the first family. Grandchildren of the head were assigned as children to families according to the following hierarchy:

1. To a married child of head who has been paired with a married in law of head of opposite sex.
2. To a female in law of head for whom no husband was found.
3. To a male in law of head for whom no wife was found.
4. To a married female child of head for whom no husband was found.
5. To a once married (separated, divorced, widowed) female child of head over 21.
6. To a once married female child of head under 21.
7. To a married male child of head for whom no wife was found.
8. To a once married male child of head over 21.
9. To a once married male child of head under 21.
10. To a never married female child of head over 21.
11. To the oldest never married female child of head under 21 but over 15.
12. To head.

All grandchildren were assigned to the same family (person). In cases where grandchildren were assigned to a child of head under 21, the child was withdrawn from the first family and the child and grandchild became a separate "family."

The particular order chosen is based only on our perception of the family structure in this country. It was felt that an in-law was not likely to live in his/her spouse's parents' home unless he/she had a child. Potential parents (children of head) are grouped into over 21 and under 21 categories because over 21's have been treated as a separate family whereas under 21's have been left in the head family. They are, as far as the routine is concerned, two different types of people.

Nieces and nephews were assigned in exactly the same way to siblings and siblings-in-law of head, except that no distinction was made between siblings and siblings-in-law since both are classified in the same category on the original tape (sibling and sibling-in-law of head).

3.2 Treatment of Unearned Income

The 1970 CHAS-NORC Survey provides the total amount of earned income and the total amount of unearned income for each person. In addition it provides a checklist as to the sources of unearned income. Possible sources are: interest and dividends, rent, Social Security-retirement, Social Security-disability, Social Security-survivors, private pension, friends and relatives, alimony and child support, Armed Forces allotment, Unemployment Compensation, Workman's Compensation, public aid (welfare), Veteran's Administration, other. The problem is that this tape merely tells whether or not part or all of the total unearned income was received from these sources. We were particularly interested in the amount of money received from welfare and public assistance and money from rent, interest, and dividends. The former amount (welfare) is important in that it must be subtracted from total unearned income in determining potential eligibility for any welfare program. Rent, interest, and dividend income is used in imputing assets during eligibility simulations. There is no problem when there is only one unearned income source since all unearned income may be attributed to that source. In cases where there are several sources, it is difficult to know how much income to assign to each source. After several attempts at more sophisticated allocation, we finally decided to simply divide the total unearned income by the number of sources and attribute that amount to each source.

3.3 Adjusting the Data Base for 1974

The CHAS-NORC survey contained data for 1970, while we sought estimates for 1974. We decided to forego any really sophisticated adjustment methods and simply use an indexing approach. Adjustments were made for population growth, increases in personal income and increased cost for health care services.

3.3.1 Population Size

The total sample included 11,619 non-institutionalized persons. The weighted total population was 56,820.[1] In 1970 the total non-institutionalized population in the United States was approximately 203,188,000.[2] There is little information available on the growth of the total non-institutionalized population in 1974, but the total population increased by about 3.9%.[3] Multiplying 203,188,000 by 1.039 yields an estimated population of 211,112,000. Thus we multiplied our original weights by 3.715 to get a weighted sample of the entire United States.

Approximately 47 unweighted records were rejected due to missing information, no head of household, etc. This meant our total weighted sample was about 210,200,000 or about 0.5% low.

3.3.2 Income

Data on personal income was also adjusted for 1974 on a per capita basis. Wage and salary income in 1970 was about $542.0 billion. In 1974 the comparable figure was $751.1 billion.[4] On a per

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[1] The Center for Health Administration weighted the sample to represent a random national sample of non-institutionalized persons. When the weights were applied, the total numbers of persons summed to 56,820.

[2] 1970 Census of Population.

[3] 1974 Current Population Survey.

[4] Economic Report of the President, 1975, Table C-19.

capita basis, the figure was $2667.48 for 1970, and $3547.22 for 1974. Thus, a multiple of 1.330 per person was used with the survey data to adjust for the increases in earned income since 1974.

Non-wage and salary personal income in 1970 was $266.3 billion for the total population and $399.3 billion in 1974. On a per capita basis, this was $1310.61 in 1970 and $1885.80 in 1974. Thus our multiplier for unearned income was 1.439.

It should be noted that due to the change in population from 1970 to 1974, the per capita income did not increase as much as it would appear from the total figures.

3.3.3 Health Expenditures

In adjusting the expenditures on health care there were two possible alternatives. One might correct only for change in prices, or one might correct for the change in total expenditures (due both to increased utilization and increased prices). We chose only to correct for price changes for two reasons. First, it is unclear whether increased total utilization of a particular type of service implies increased utilization by persons formerly making expenditures or whether it implies new utilization by persons formerly not spending money on that service. Second, price index data was readily available -- the Bureau of Labor Statistics puts out indices for over 20 types of care.

We used the July 1974 summary of the BLS statistics put out by the Social Security Administration to adjust the care costs as follows:

Hospital - non-OB	- 1.365
Hospital - OB	- 1.365
Hospital - Out patient	- 1.365
MD Surgery in hospital	- 1.196
MD Surgery not in hospital	- 1.217
MD seen in hospital	- 1.238
MD seen in office	- 1.257
MD seen in home	- 1.235
MD seen for eye care	- 1.225

MD seen for OB	- 1.213
Prescription drugs	- 1.098
Non-prescription drugs	- 1.098
Non-medical practitioner	- 1.194
Other	- 1.194
Dental work	- 1.220

No other adjustments were made in performing the calculations.

3.4 Simulating the Medicaid Eligibility System

The facts presented in the previous chapter make it clear that in order to determine the potential number of spend-downers in a region it is necessary to simulate the entire SSI-AFDC-Medical Assistance system. In order to determine if a person is a potential spend-downer, one must first see if the person might not qualify as a cash or medical assistance only recipient without having to spend down. Doing such a simulation is a major undertaking. Eligibility rules and procedures are often unclear and at times are differentially implemented within a state.

To accurately depict the process, we spent a great deal of time trying to understand all the important details of the Massachusetts welfare system. Unfortunately we got many conflicting answers to our questions and as one state official put it, "I don't think anyone can answer a detailed question about Medicaid." But after undertaking a detailed review of the Massachusetts welfare manual and discussing problem areas with agency staff, we think we have adequately depicted the eligibility rules in this state. Discussed below are the general rules and procedures utilized in our eligibility determination simulation for Massachusetts.

3.4.1 Eligibility Income Levels

Exhibit 1, following this page, depicts the Medicaid eligibility levels in place in the fall of 1974.[1] The medical assistance standards

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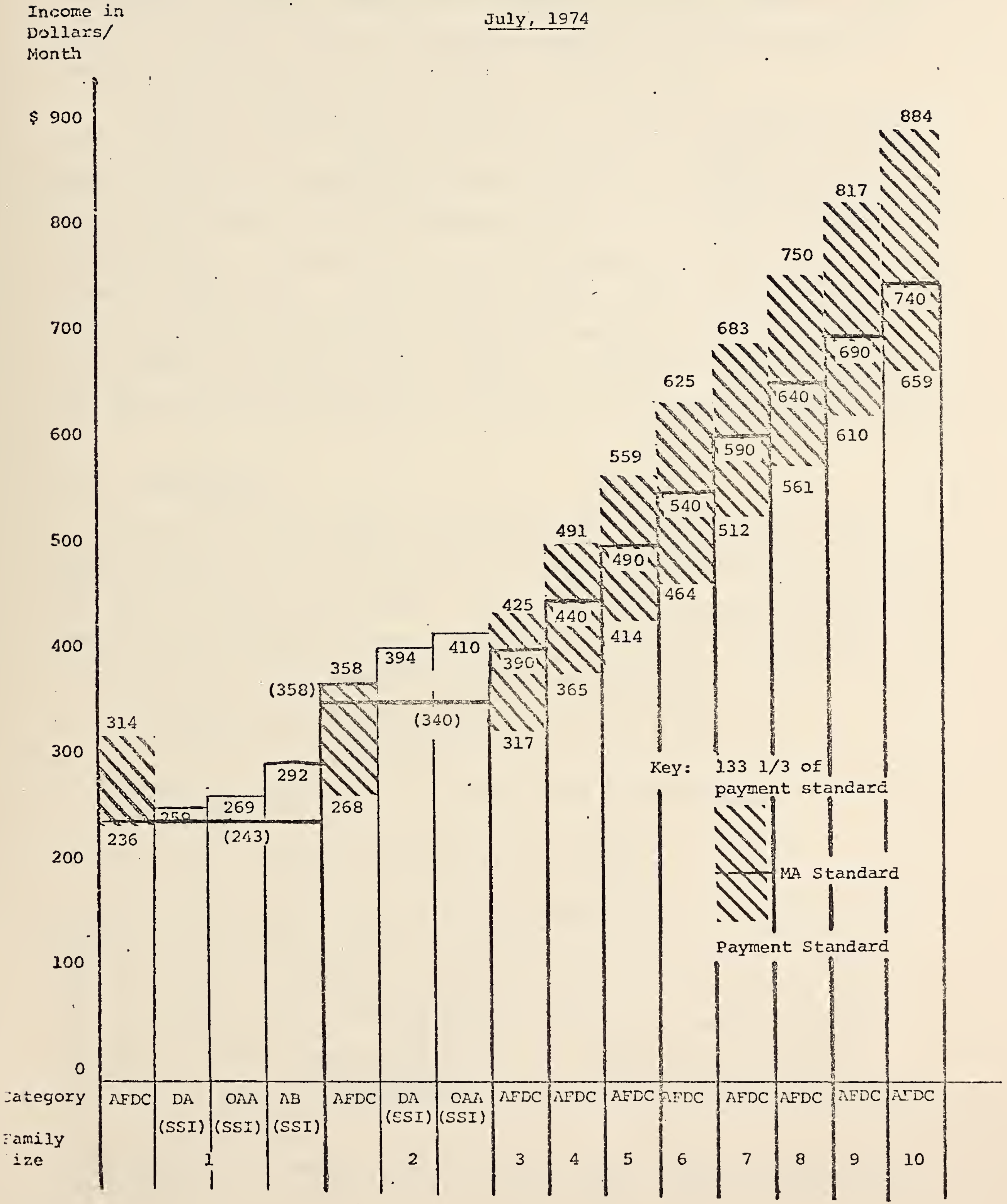
[1] Incidentally, the protected income levels for adult cases were not in compliance with Federal regulations at this point.

EXHIBIT 1: PAYMENT STANDARDS AND MEDICALLY NEEDY STANDARDS: MASSACHUSETTS,

July, 1974



were used in the simulation as depicted. However, an average level across the three categories was used for SSI cash assistance, and income levels used for AFDC cases in the model are a little lower than those shown in Exhibit 1 since the payment standard there represents the maximum amount which an AFDC recipient could be paid.

Instead, for AFDC cash eligibility, we used the standard allowance for basic needs from the simplified Assistance Table for AFDC. Monies for rental exceptions (although utilized in Massachusetts) were not included in our calculations since we did not know the household rent. However, we did add two types of special need items for AFDC cases -- the quarterly grant (which the state uses as a fair averaging approach for special needs) and allowances for case members of certain ages. Exhibit 2, following this page, shows the cash assistance levels used for AFDC, SSI, and Medical Assistance.

3.4.2 Disregards

For SSI-related cases in Massachusetts, the same income disregards are used for both cash (SSI) and medical assistance only cases (MA-SSI and MA-SSI Spend-down). Also, for SSI, the same disregards apply for both applicants and recipients. Basically, the SSI disregards used and included in our model are as follows:

- Subtract $20 from monthly gross income[1] (taken from unearned income first);
- Subtract $65 from remaining monthly gross earned income; and
- Reduce remaining monthly earned income by one-half.

For AFDC-related cases, there are some differences in the disregards utilized for applicants and recipients, as well as between cash assistance and medical assistance only eligibility. For AFDC cash assistance cases, as discussed in Chapter 2, families already eligible are given certain disregards for earned income; however, these do not apply for applicants. Since our data base did not allow

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[1] Gross income includes the amount deemed from a spouse or parent if applicable.

EXHIBIT 2

ANNUAL BENEFIT LEVELS USED IN PROGRAM

(Based on Massachusetts)

	AFDC*		SSI**		MA
Number of Persons	Living Alone	Living in Household of Another	Living Alone	Living in Household of Another	All Categories
1	$2311	$1272	$3156	$2411	$ 2916
2	2779	2052	4821	4821	4080
3	3223	2496			4680
4	3669	2942			5280
5	4115	3388			5880
6	4561	3837			6480
7	5005	4278			7080
8	5451	4723			7680
9	5897	5170			8280
10	6342	5614			8880
11	6787	6060			9480
12	7233	6506			10080
13	7679	6952			10680
14	8125	7398			11280
15	8570	7844			11880

*Includes quarterly grant, but does not include special needs payment for children or other adult. These were added to a case as appropriate according to the following:

Other adult	$236.40
Children	
Age 7 through 12	$180.00
Age 13 through 20	$286.80

**SSI benefits levels vary slightly among the aged, blind and disabled. We used an average level.

us to look at whether earned income occurred before or after AFDC eligibility, we allowed the earned income disregards for all cases attempting AFDC eligibility. The AFDC cash assistance disregards for eacned income were on a monthly basis:

- Subtract payroll tax;
- Subtract $80 (used as average amount for monthly work expenses);
- Subtract $30 from earned income; and
- Reduce earned income by one-third.

The earned income disregards are not allowed at all for either applicants or recipients of MA-AFDC or MA-21 (including the spend-down cases). The only earned income disregards allowed for these groups were on a monthly basis:

- Subtract payroll tax; and
- Subtract $80 (average monthly work expenses).

3.4.3 Liquid Asset Levels

SSI cash assistance regulations stipulate that an individual applicant may have liquid assets of $1,500; a couple can have $2,250. Not counted in this level are homes, household furnishings, and cars, to the extent that they are of reasonable value. For AFDC cash assistance, Massachusetts welfare provisions indicate that an AFDC family may not have liquid resources of more than $1,000, regardless of family size. For all other types of medical assistance eligibility in Massachusetts (MA-SSI, MA-SSI spend-down, MA-AFDC, MA-21, MA-AFDC spend-down, and MA-21 spend-down), an individual can have liquid assets of $2,000, $3,000 for two persons, and $100 for each additional dependent member of the family.

These asset levels were all incorporated into our model. All individuals and family units from the CHAS-NORC survey were tested through our simulation to insure that their assets did not exceed the allowable

levels. As discussed further in Section 3.5, calculating the value of assets presented some problems, but was accomplished nevertheless. One exception should be noted. An assets test was not performed for any person on the tape who was an active welfare recipient since it could be assumed for that individual that the assets requirements had already been satisfied.

3.4.4 SSI Deeming

One of the most confusing aspects to SSI eligibility is the deeming of income of certain family members (a spouse or parent(s)) as available to meet the needs of the SSI applicant or recipient. The same deeming procedures are to be used in determining SSI cash assistance eligibility and MA-SSI and MA-SSI Spend-down. It should be mentioned, however, that in our case study of the administration of the Massachusetts Medicaid program (See Volume II), we found an inconsistent use of the deeming procedures in determining medical assistance-only eligibility.

Nevertheless, the simulation model incorporates the basic steps involved in SSI deeming. In the model the following amounts of monthly income can be retained by family members of a household in which an SSI recipient lives:

- spouse of applicant/recipient[1] -- $73 a month
- single parent of applicant/recipient -- $146 a month
- two parents of applicant/recipient -- $219 a month

In addition to the amounts shown above, spouses or parents may retain $65 a month of earned income. All other income must be deemed to the SSI applicant in determining initial eligibility and benefits. Thus a spouse (of an SSI applicant/recipient) earning $150 a month deems only $150-$73-$64 = $12, whereas a spouse receiving $150 in unearned income deems $150 - $73 = $97.

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[1] If an individual is both the spouse of an SSI applicant and the parent of another SSI applicant, the set-aside for a spouse is used.

As a final note with regard to deeming, there is a difference in the treatment of an SSI applicant depending on whether income is deemed from a parent or spouse. According to SSI, if a spouse's income is deemed to an SSI applicant, the applicant is treated as a person living in his/her own household. However, if a parent's or parents' income is deemed, the SSI applicant is considered to be living in the household of another. These rules are used in the simulation in determining eligibility and benefit levels.

3.4.5 Calculation of Spend-down Eligibility

In determining eligibility, all appropriate disregards were applied to a filing unit's yearly income; excess assets were added; and this sum was tested using the relevant benefit levels shown as Exhibit 2. For units found eligible for a cash assistance program, we attributed to them potential cash assistance equal to the difference between their countable income and the appropriate benefit level.

For a filing unit meeting the categorical requirements but having income in excess of the allowable levels, a fairly straightforward method was used to determine whether or not the case would be successful at spending down. In determining spend-down eligibility, we added payments made by public aid, Medicaid, and free care or part-free care clinics to out-of-pocket expenses to find the total medical expenses not covered by insurance-type sources for the filing unit during the year. We had no choice but to include free or part-free care costs, due to the grouping of public aid, Medicaid, and free or part-free care into a single payment source on our data set. If a unit's medical expenses then were equal to or exceeded the difference between available income and the appropriate eligibility level, the case was considered to be potentially eligible for spend-down.

3.4.6 Determination of Eligibility Type

Two additional factors were important in the determination of eligibility type for the survey group. First of all, certain categorical-relatedness criteria had to be met; for example, an adult must be aged, blind or disabled or have dependent children. Secondly, the ordering or hierarchy for eligibility determination had to be established among the eight types of Medicaid eligibility. Each of these is discussed below.

Categorical Relatedness

SSI requirements that a person be aged (sixty-five years or older) to qualify for assistance of course presented no problems for eligibility determination since the age of each household member was easily obtained from the CHAS-NORC data. However, SSI eligibility as a result of blindness could not be determined from the survey data, and a "proxy" approach had to be used for disability determination.

To test disability for each survey respondent, a calculation was made as to the number of days the person had been "disabled"[1] during the year. If any household member (child or adult) had over three hundred days of disability during the year, that person was assumed to meet the disability requirements for either SSI or AFDC. One hundred twenty-two days of disability was used to qualify an adult for AFDC requirements with regard to disability; however, one hundred twenty-two days was not considered adequate for SSI, since the disability provisions used in that program generally imply a year of disability as necessary for eligibility.

Adults are not eligible for AFDC unless they have dependent children. Family units with dependent children headed by one parent do not have to meet any further categorical requirements; for two parent filing units, one of the adults has to qualify for SSI or meet the one hundred twenty-two day disability requirement. There

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[1] Disability days were calculated in the CHAS-NORC survey from responses of adults and children to this survey question: "As a result of illness or injury, approximately how many days in all of 1970 were you kept in bed, indoors, or away from your usual activities?"

are no significant restrictions regarding children in AFDC eligibility requirements, except that children eighteen or over not in school cannot be included in the family unit in the eligibility determination for AFDC cash assistance. However, if the family unit is determined eligible for cash, any dependent children over eighteen and under twenty-one in the home, regardless of whether they are in school or not, are eligible for Medicaid.

Any person under twenty-one years of age is potentially eligible for MA-21 and MA-21 spend-down, regardless of his/her disability status, or the disability status of any parents involved. Therefore, families in which neither of the parents is disabled can apply for MA-21 or MA-21 Spend-down and perhaps have their children become eligible for medical assistance. The filing unit for the MA-21 programs is considered to be the entire family, although only the children can become eligible. Since the protected income levels are the same for AFDC and MA-21, any family qualifying for AFDC would never be tested for MA-21. Persons under twenty-one living on their own can also qualify for the MA-21 programs. Frequently, parents or single working persons under twenty-one years can become eligible.

The Ordering of Eligibility Determination

The welfare system is fairly simple for families or individuals who are potentially eligible for only one program. For SSI, the rules for defining categorical eligibility (i.e., blindness, age or disability), determining SSI countable income, and adding deemed income from a parent or spouse are straightforward. Likewise, if one ignores all the unusual special needs additions for AFDC, eligibility determination for that category is not very difficult. However, where the programs overlap--where a family is potentially eligible for both SSI and AFDC--the situation becomes confused. Therefore, attention had to be directed in the model development to the hierarchy of eligibility determination for Medicaid.

In testing the potential eligibility of a family unit or individual for welfare and medical assistance, the first approach to eligibility which the model attempts is through SSI cash assistance. SSI is tried first because it is a more liberal program in terms of the benefit levels for cash assistance, and the eligibility of any family member for SSI will be beneficial even is the rest of the family only qualifies for AFDC.[1]

When one family member is eligible for SSI, all eligibility determinations for the rest of the family are undertaken completely disregarding the income and assets of the SSI recipient. SSI regulations stipulate that no other welfare payments may be reduced because of SSI benefits. Thus, a family of four, in which the father is disabled and on SSI, is treated as an SSI single person living alone and a three person AFDC family living alone. Because neither SSI nor AFDC payments can be reduced in light of other welfare payments, the family in effect is paid twice for housing. Their combined benefits far exceed those of a four person AFDC case; therefore, this separate treatment of SSI eligible persons and AFDC eligible persons makes a significant difference. This procedure is also advantageous if the head of household qualifies for MA-SSI or MA-SSI spend-down.

Having said this, there is an exception. Massachusetts' laws stipulate that a husband is responsible for the support of his wife, and parents are responsible for the support of their minor children. However, a wife is not responsible for her husband, nor are children responsible for their parents. Given this, Massachusetts official indicated to us that once a wife is determined ineligible for SSI cash assistance, she is grouped with the rest of the family in determining any medical assistance eligibility (i.e., it is not attempted to make her eligible for MA-SSI or MA-SSI spend-down). The logic would seem to be that a wife cannot be considered as a separate case from the husband. However, still another welfare department employee indicated

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[1] The family is always better off because two cases are set up, each in isolation from the other. As a result, the housing allowances particularly are to the family's benefit.

to us that wives can be individually eligible for MA-SSI and MA-SSI spend-down, but income of rest of the family in excess of the appropriate medical assistance level for the family (excluding the wife) must be deemed to her.

Since the exact procedures are unclear and in the interest of simplifying this process, we chose to group a wife or child with the family if they failed individually to get on SSI cash assistance. Therefore, husbands go through all the SSI-related eligibility procedures before being grouped with the rest of the family, while wives and children only attempt SSI cash assistance individually. Afterwards they are grouped with the family and tested for the AFDC-related eligibility approaches.

Any persons under twenty-one years of age who are not otherwise eligible for welfare or Medicaid are potentially eligible for Medicaid through MA-21. Although there are several complexities to the MA-21 eligibility rules, we used only the major criteria. In determining eligibility, all persons under twenty-one were grouped with the family (unless they qualified for SSI cash assistance). Those families with parents over twenty-one not qualifying for AFDC are always tested for MA-21. Additionally, any person under twenty-one living on his own is tested for MA-21, if SSI eligibility is not accomplished.

Our eligibility simulation exactly matches, then, our understanding of the most logical welfare eligibility process (ignoring persons essential for care). Although an applicant has the right to apply for any program he chooses, it seemed reasonable to establish the following hierarchy for eligibility determination:

(1) determine if any family members are eligible for any SSI-related program;

(2) determine if any remaining family members are eligible for any AFDC-related program;

(3) determine if remaining family members are eligible for MA-21.

Within each of the groupings, eligibility is tested first for cash assistance (categorically needy), then medical assistance only (medically needy without spending down), and finally medical assistance only by spending-down. The exact flow chart which we used in simulating the eligibility procedures is presented in the following pages as Exhibit 3.

3.5 Problems in Simulating Eligibility

There are six data related problems involved with our analysis. Most revolve around the fact that the data set has only yearly income--not monthly income. The first problem is that we may underestimate eligibility. This is probably not a very serious problem in SSI programs where turnover is low or in medical assistance programs where eligibility is redetermined every six months at best. But in the case of potential AFDC recipients, the problem is serious because few recipients remain on the program for a whole year. Many families are cash recipients for part of the year but earn reasonable income for the other part of the year. Thus, our routine significantly underestimates the potential AFDC population since many families whose income dropped below the poverty line for several months might have total yearly income well above the poverty line and thus be listed as not eligible.

A related problem involves assymetry of the earned income disregards under AFDC. Disregards apply only for persons currently on AFDC. Ideally, we should identify those persons who were on AFDC in the previous period and only employ disregards in determining continuing eligibility of these persons. Then all persons found eligible for AFDC (using disregards or not) should have the disregards applied in the calculation of their benefits. Unfortunately, we are in effect applying Massachusetts laws to a sample of the entire U.S. population to determine overall trends. Later we adjust our figures to correspond to Massachusetts. Since benefit levels vary widely among states,

EXHIBIT 3 (Page 1 of 6)

FLOW CHART DEPICTING ELIGIBILITY DETERMINATION PROCESS

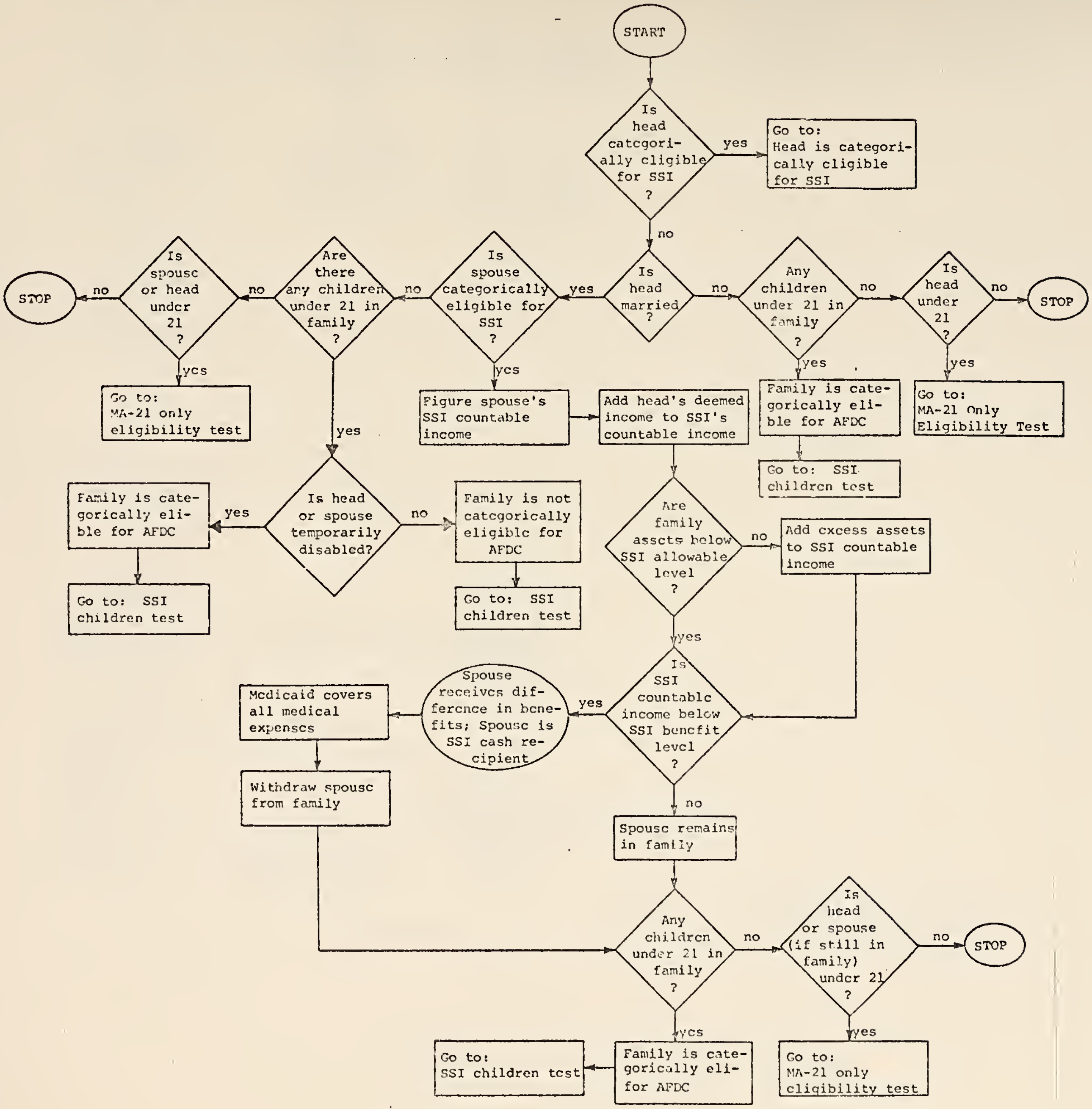

START
Is head categorically eligible for SSI ?
yes
Go to: Head is categorically eligible for SSI
no
Is head married ?
no
Any children under 21 in family ?
no
Is head under 21 ?
no
STOP
yes
Go to: MA-21 Only Eligibility Test
yes
Family is categorically eligible for AFDC
Go to: SSI children test
yes
Is spouse categorically eligible for SSI ?
yes
Figure spouse's SSI countable income
Add head's deemed income to SSI's countable income
Are family assets below SSI allowable level ?
no
Add excess assets to SSI countable income
yes
Is SSI countable income below SSI benefit level ?
yes
Spouse receives difference in benefits; Spouse is SSI cash recipient
Medicaid covers all medical expenses
Withdraw spouse from family
no
Spouse remains in family
Any children under 21 in family ?
no
Is head or spouse (if still in family) under 21 ?
no
STOP
yes
Go to: MA-21 only eligibility test
yes
Family is categorically eligible for AFDC
Go to: SSI children test
no
Are there any children under 21 in family ?
no
Is spouse or head under 21 ?
no
STOP
yes
Go to: MA-21 only eligibility test
yes
Is head or spouse temporarily disabled?
yes
Family is categorically eligible for AFDC
Go to: SSI children test
no
Family is not categorically eligible for AFDC
Go to: SSI children test

EXHIBIT 3 (page 2 of 6)

FLOW CHART DEPICTING ELIGIBILITY DETERMINATION PROCESS

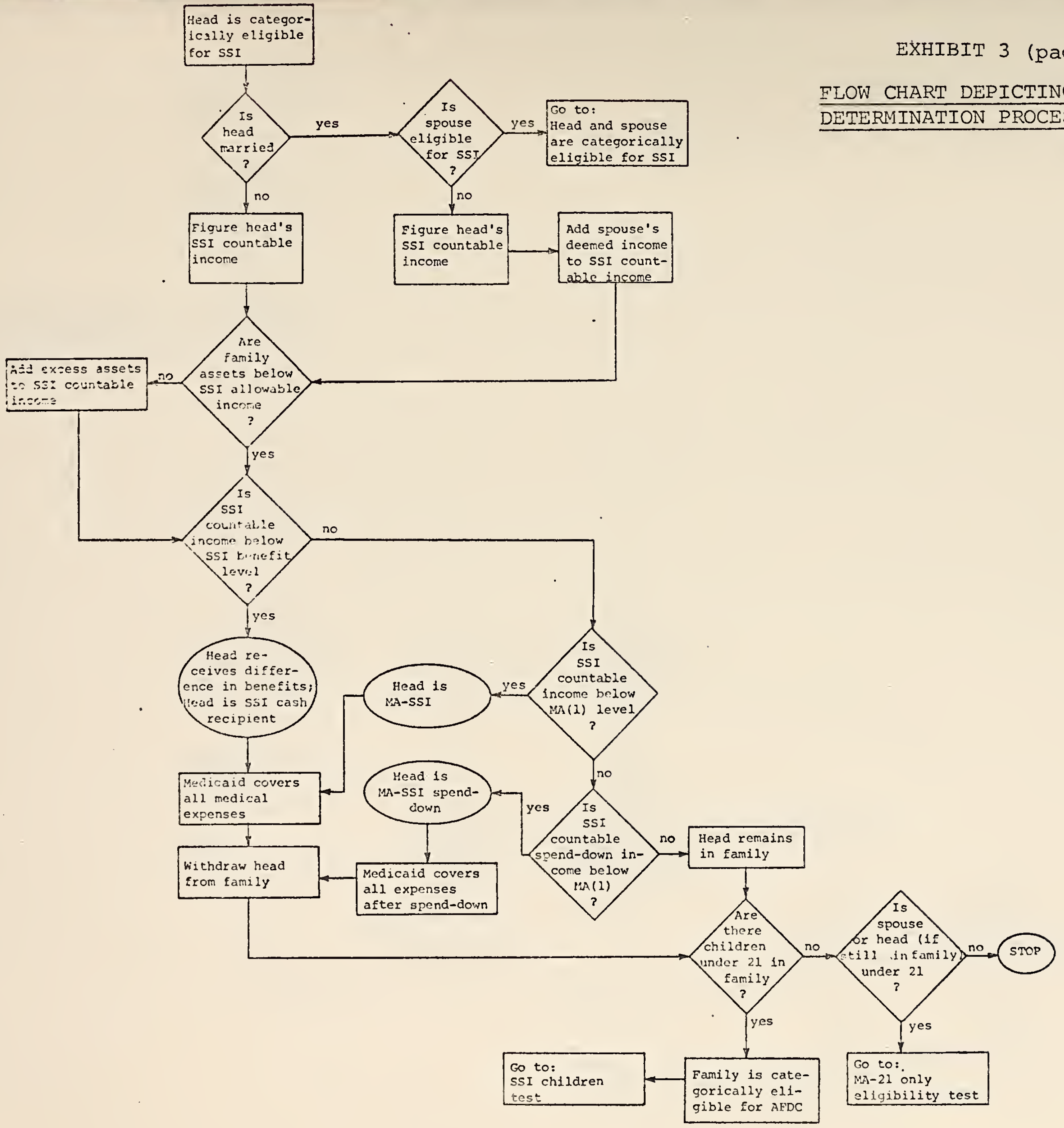

Head is categorically eligible for SSI
Is head married ?
yes
no
Is spouse eligible for SSI ?
yes
no
Go to: Head and spouse are categorically eligible for SSI
Figure head's SSI countable income
Figure head's SSI countable income
Add spouse's deemed income to SSI countable income
Are family assets below SSI allowable income ?
no
yes
Add excess assets to SSI countable income
Is SSI countable income below SSI benefit level ?
no
yes
Head receives difference in benefits; Head is SSI cash recipient
Is SSI countable income below MA(1) level ?
yes
no
Head is MA-SSI
Is SSI countable spend-down income below MA(1) ?
yes
no
Head is MA-SSI spend-down
Medicaid covers all medical expenses
Medicaid covers all expenses after spend-down
Withdraw head from family
Head remains in family
Are there children under 21 in family ?
no
yes
Is spouse or head (if still in family) under 21 ?
no
yes
STOP
Family is categorically eligible for AFDC
Go to: SSI children test
Go to: MA-21 only eligibility test

EXHIBIT 3 (Page 3 of 6)

FLOW CHART DEPICTING ELIGIBILITY DETERMINATION PROCESS

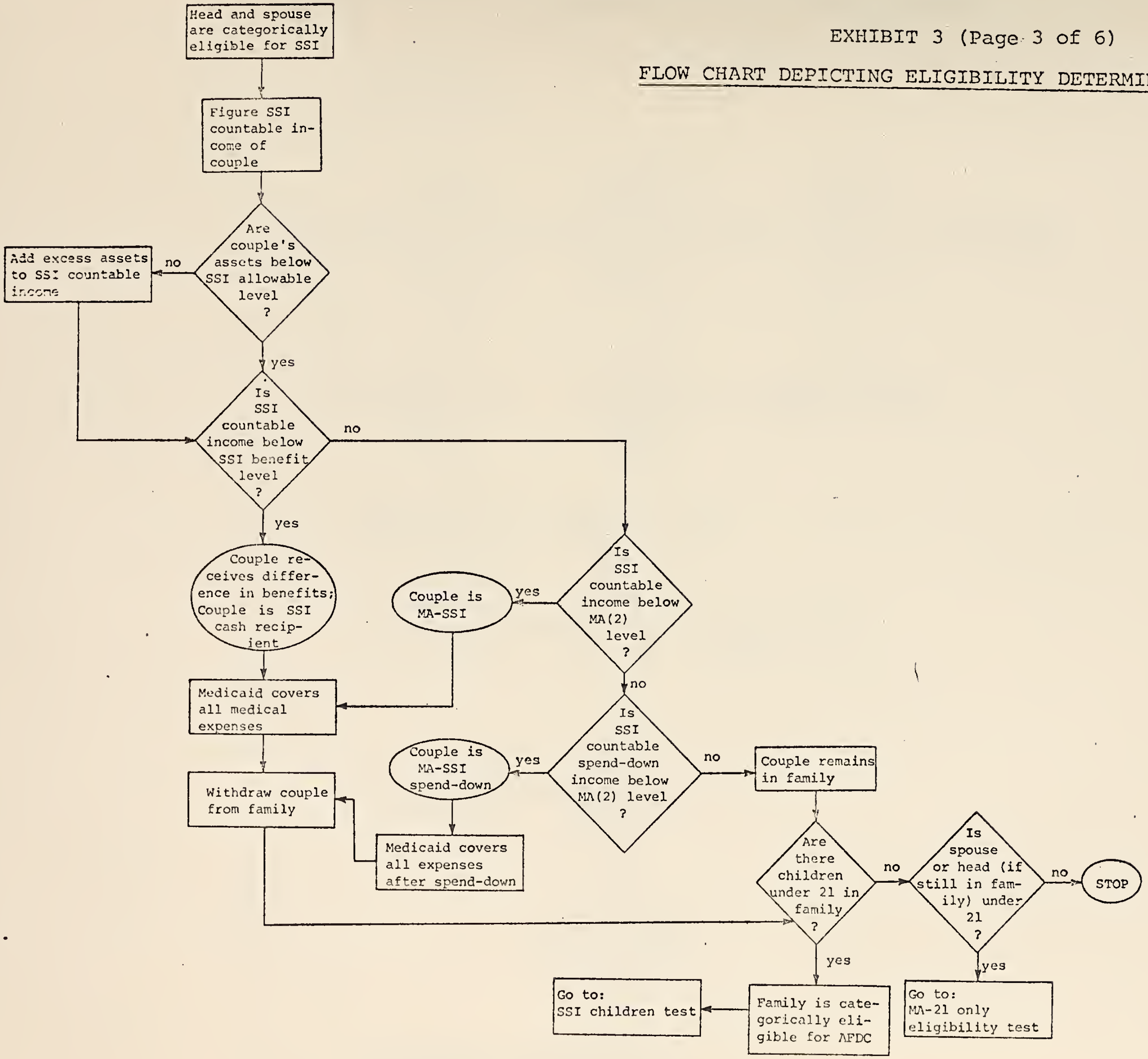

Head and spouse are categorically eligible for SSI
Figure SSI countable income of couple
Are couple's assets below SSI allowable level ?
no
Add excess assets to SSI countable income
yes
Is SSI countable income below SSI benefit level ?
no
yes
Couple receives difference in benefits; Couple is SSI cash recipient
Is SSI countable income below MA(2) level ?
yes
Couple is MA-SSI
no
Medicaid covers all medical expenses
Is SSI countable spend-down income below MA(2) level ?
yes
Couple is MA-SSI spend-down
no
Couple remains in family
Withdraw couple from family
Medicaid covers all expenses after spend-down
Are there children under 21 in family ?
no
Is spouse or head (if still in family) under 21 ?
no
STOP
yes
yes
Go to: SSI children test
Family is categorically eligible for AFDC
Go to: MA-21 only eligibility test

EXHIBIT 3 (Page 4 of 6)

FLOW CHART DEPICTING ELIGIBILITY DETERMINATION PROCESS

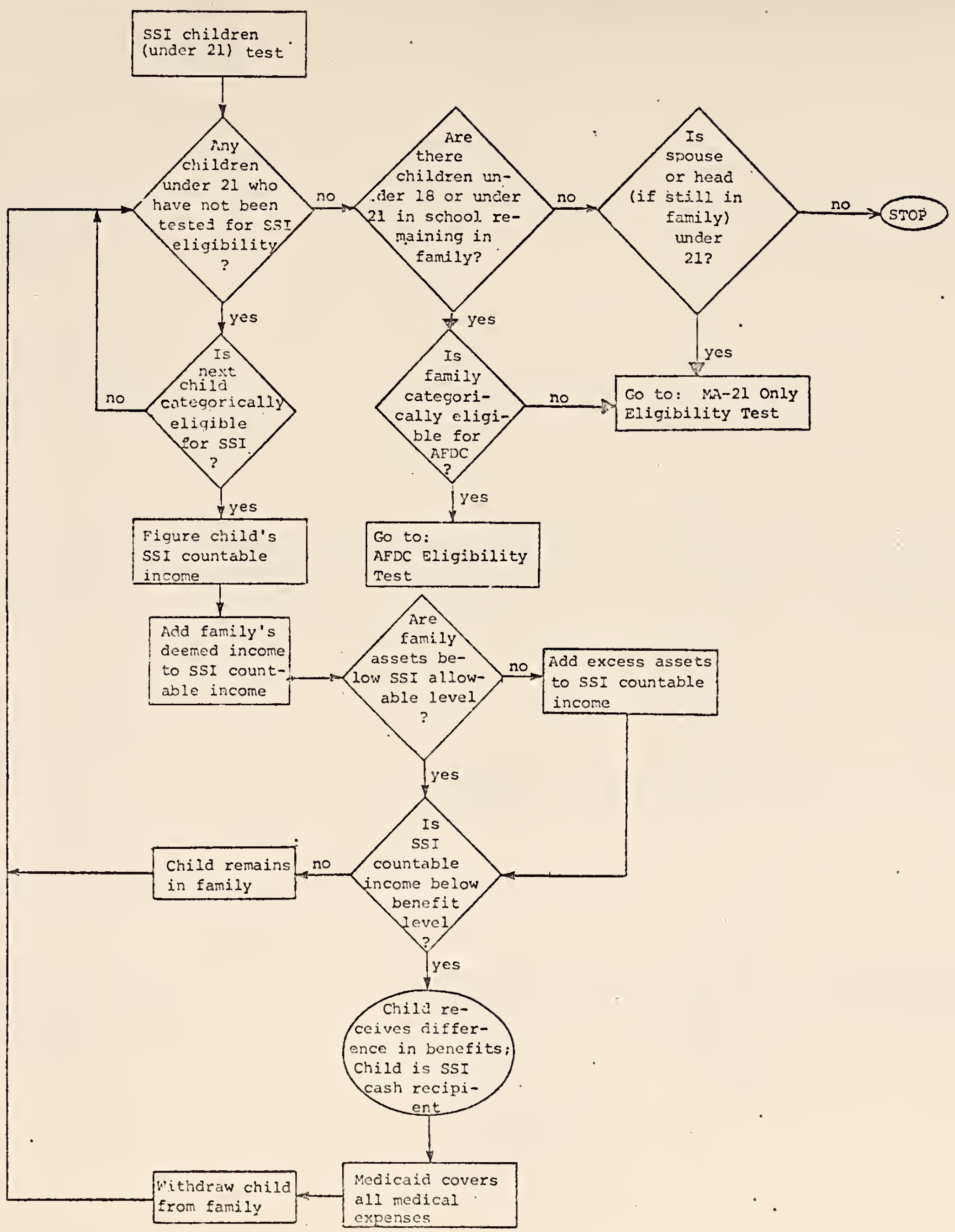

SSI children (under 21) test
Any children under 21 who have not been tested for SSI eligibility ?
no
Are there children under 18 or under 21 in school remaining in family?
no
Is spouse or head (if still in family) under 21?
no
STOP
yes
Go to: MA-21 Only Eligibility Test
yes
Is family categorically eligible for AFDC ?
no
yes
Go to: AFDC Eligibility Test
yes
Is next child categorically eligible for SSI ?
no
yes
Figure child's SSI countable income
Add family's deemed income to SSI countable income
Are family assets below SSI allowable level ?
no
Add excess assets to SSI countable income
yes
Is SSI countable income below benefit level ?
no
Child remains in family
yes
Child receives difference in benefits; Child is SSI cash recipient
Medicaid covers all medical expenses
Withdraw child from family

EXHIBIT 3 (Page 5 of 6)

FLOW CHART DEPICTING ELIGIBILITY DETERMINATION PROCESS

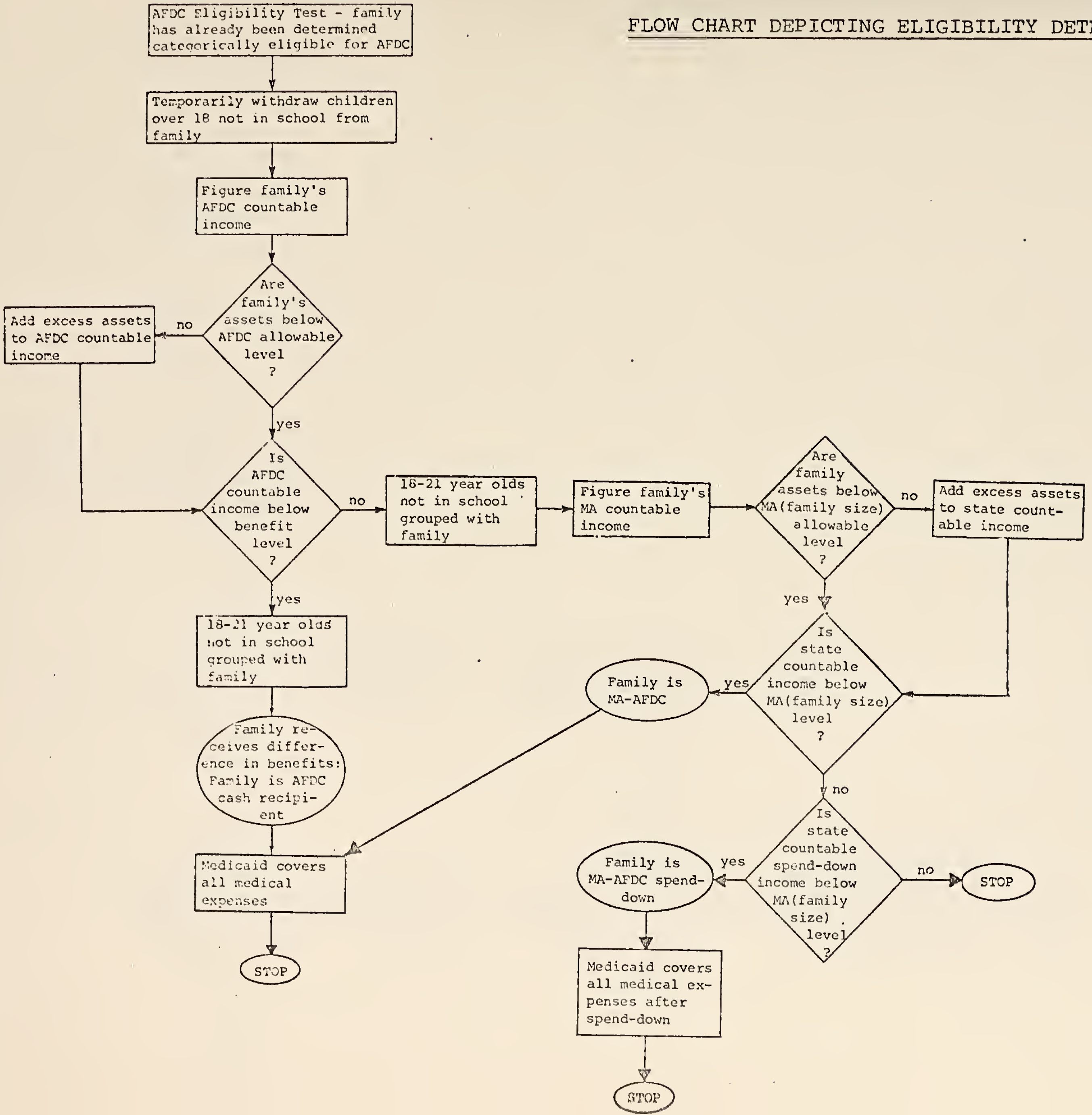
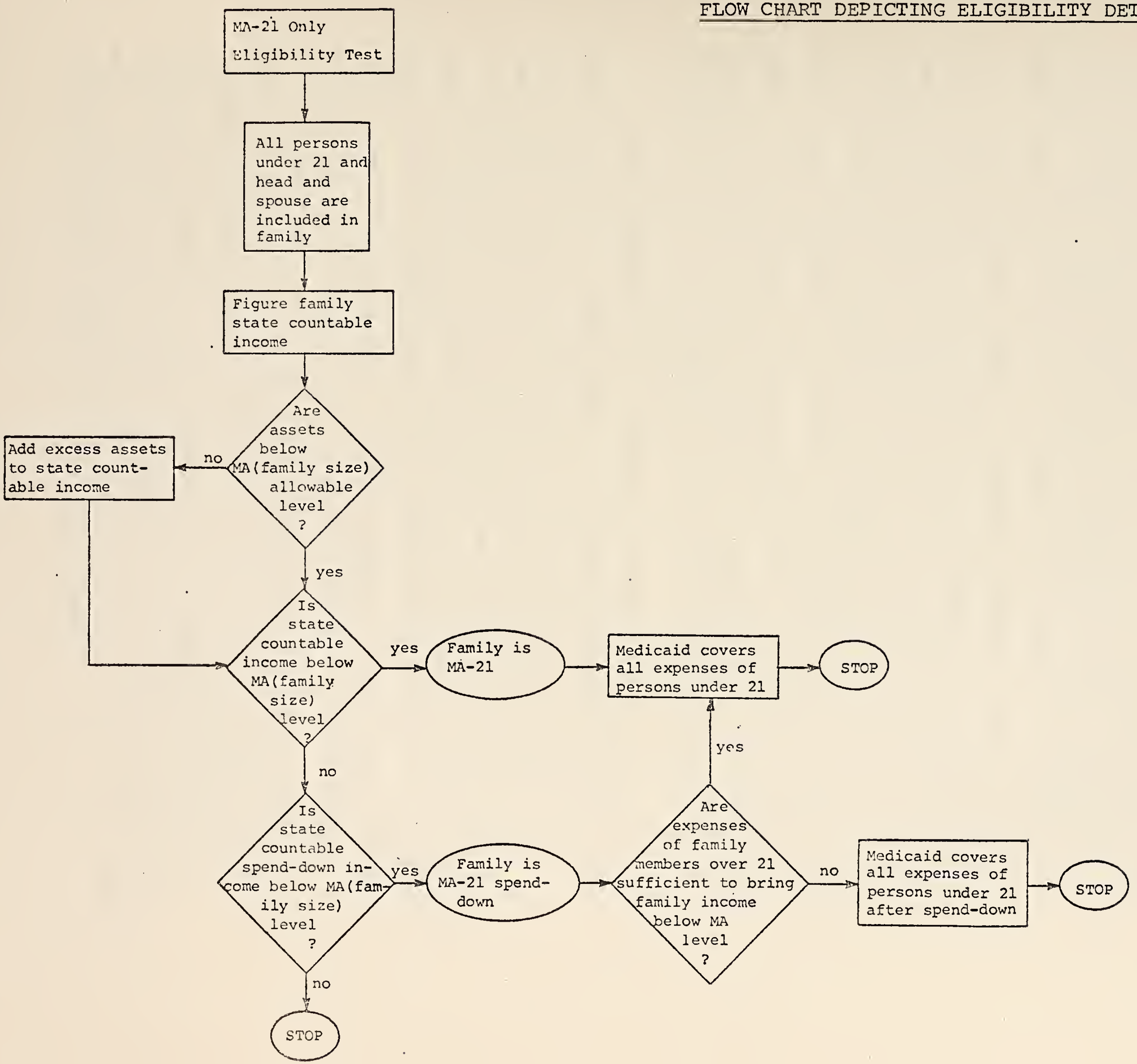

AFDC Eligibility Test - family has already been determined categorically eligible for AFDC
Temporarily withdraw children over 18 not in school from family
Figure family's AFDC countable income
Are family's assets below AFDC allowable level ?
no
Add excess assets to AFDC countable income
yes
Is AFDC countable income below benefit level ?
no
16-21 year olds not in school grouped with family
Figure family's MA countable income
Are family assets below MA(family size) allowable level ?
no
Add excess assets to state countable income
yes
Is state countable income below MA(family size) level ?
yes
Family is MA-AFDC
no
Is state countable spend-down income below MA(family size) level ?
no
STOP
yes
Family is MA-AFDC spend-down
Medicaid covers all medical expenses after spend-down
STOP
yes
18-21 year olds not in school grouped with family
Family receives difference in benefits: Family is AFDC cash recipient
Medicaid covers all medical expenses
STOP

EXHIBIT 3 (Page 6 of 6)

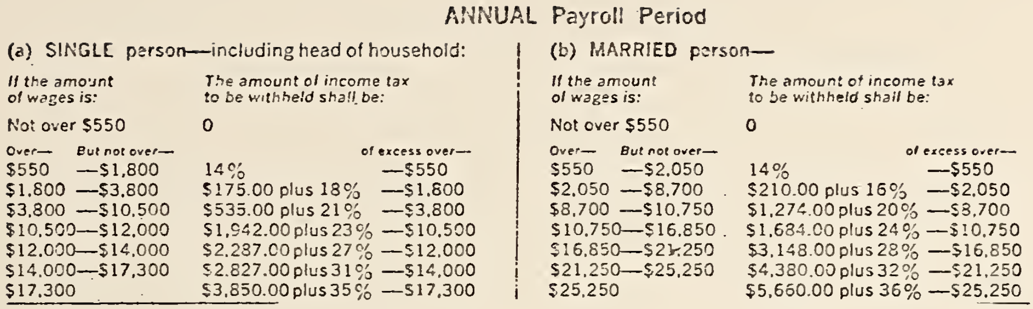
FLOW CHART DEPICTING ELIGIBILITY DETERMINATION PROCESS


MA-21 Only Eligibility Test
All persons under 21 and head and spouse are included in family
Figure family state countable income
Are assets below MA(family size) allowable level ?
no
Add excess assets to state countable income
yes
Is state countable income below MA(family size) level ?
yes
Family is MA-21
Medicaid covers all expenses of persons under 21
STOP
no
Is state countable spend-down income below MA(family size) level ?
yes
Family is MA-21 spend-down
Are expenses of family members over 21 sufficient to bring family income below MA level ?
yes
no
Medicaid covers all expenses of persons under 21 after spend-down
STOP
no
STOP

knowing that a person was or was not on welfare in his state does not necessarily imply that the person would or would not have been on in Massachusetts. The point is moot, however, because we cannot even identify whether persons were on AFDC the previous month because the 1970 CHAS-NORC Survey contains no information on AFDC. We finally decided to simply apply the disregards to all families. Although we might expect this technique to greatly overestimate the number of potentially eligibles, when one remembers that our income data is yearly data, such a conclusion is less warranted. Any family which has yearly income below the poverty line (even with disregards) undoubtedly experienced some times of very low or no income. At such a time the family could qualify for AFDC and the income disregard would then be applied. Of course, the disregard would not necessarily apply to all income of the year and the family might earn excess income in some other month, but still, the magnitude of the overestimate probably does not even approach the underestimates created by using yearly rather than monthly income.

A third problem is the treatment of medical expenditures. Spend-down eligibility is determined on a six month basis. Most high medical expenditures are incurred over a relatively short period. Assuming that expenses are incurred over the entire year would cause us to underestimate the potential spend-down population because many persons who might have sufficient expenses in a six-month period to spend-down their six months excess income might not have enough to spend down their yearly excess income. For this reason, we have treated medical expenses as though they were all incurred over a six month period.

A fourth data-related problem once again involves the yearly nature of our data. To calculate eligibility for all programs other than SSI, net income is required. This means that withholding and other work "expenses" must be deducted. To calculate net income we used the 1974 Federal Graduated Withholding Tax Tables in effect January 1, 1974. We used the annual payroll method as shown below, making the required $750 deduction for each family member.



ANNUAL Payroll Period

(a) SINGLE person—including head of household:

If the amount of wages is:		*The amount of income tax to be withheld shall be:*	
Not over $550		0	
Over—	*But not over—*		*of excess over—*
$550	—$1,800	14%	—$550
$1,800	—$3,800	$175.00 plus 18%	—$1,800
$3,800	—$10,500	$535.00 plus 21%	—$3,800
$10,500	—$12,000	$1,942.00 plus 23%	—$10,500
$12,000	—$14,000	$2,287.00 plus 27%	—$12,000
$14,000	—$17,300	$2,827.00 plus 31%	—$14,000
$17,300		$3,850.00 plus 35%	—$17,300

(b) MARRIED person—

If the amount of wages is:		*The amount of income tax to be withheld shall be:*	
Not over $550		0	
Over—	*But not over—*		*of excess over—*
$550	—$2,050	14%	—$550
$2,050	—$8,700	$210.00 plus 16%	—$2,050
$8,700	—$10,750	$1,274.00 plus 20%	—$8,700
$10,750	—$16,850	$1,684.00 plus 24%	—$10,750
$16,850	—$21,250	$3,148.00 plus 28%	—$16,850
$21,250	—$25,250	$4,380.00 plus 32%	—$21,250
$25,250		$5,660.00 plus 36%	—$25,250

Since the annual tax tables assume 52 weeks of employment, the method probably underestimates total deductions for persons with part year employment. This results from the graduated nature of the tax. Persons who earn $100 a week for six months and nothing thereafter have more tax withheld than persons who earn $50/week all year round. For travel and other expenses we imposed a flat $80 per month deduction or $960 yearly. This figure was suggested by eligibility workers in the Cambridge Welfare Office.

The fifth data problem is a lack of assets data. Since excess assets are not an uncommon cause of applicant rejection, ignoring the assets test would be serious. We decided to follow a method suggested by the Urban Institute in their development of the TRIM simulation model. Assuming assets yield a 6% rate of return, we might assume that an individual has assets of $1,000 if he earns $60 in rent, interest, and dividend income. Thus we simply performed the assets test by seeing if a person's rent, interest, and dividend income exceeded 6% of the assets level. If the income did it was assumed that each dollar of excess rent, interest and dividend income corresponded to 17 dollars (1/.06) of excess assets. Excess assets were then added to countable income before performing any income tests.

The final data problem is that we are unable to identify blind persons in our sample. Fortunately blind persons represent a very small part of the SSI eligible population and their omission probably has little effect on the results.

4.0 CREATING THE MASSACHUSETTS ESTIMATES

4.0 CREATING THE MASSACHUSETTS ESTIMATES

Using the techniques described in the previous section we were able to simulate eligibility (using Massachusetts laws) for eight welfare programs: SSI cash, AFDC cash, MA-SSI, MA-AFDC, MA-21, MA-SSI Spend-down, MA-AFDC Spend-down, and MA-21 Spend-down. In addition, we calculated predicted welfare dollars and Medicaid dollars.

In the discussion which follows we present first the procedures involved in adjusting the CHAS-NORC data for Massachusetts after the eligibility simulation was performed. Next we present the results for Massachusetts, including the potentially eligible population for each type of eligibility. Estimates for cash assistance and Medicaid expenditures in Massachusetts are also presented which reflect program costs if everyone potentially eligible was in fact enrolled. A brief discussion is included reviewing the results of applying the Massachusetts standards to the entire country. The chapter concludes with a discussion of the problems involved in our predictions and our conclusions regarding their usefulness.

4.1 Adjusting the Data Base for Massachusetts

Some steps had to be taken, of course, to adjust the CHAS-NORC data for Massachusetts. Since it was a nationwide survey, an assumption had to be made that the respondents were adequately representative of people living in Massachusetts. Because the CHAS-NORC data does not contain useful geographic information, it was impossible to isolate those respondents exactly representative of Massachusetts residents. Therefore, to determine potential eligibility in Massachusetts, we applied the state's eligibility criteria to the entire data base and then adjusted our estimates according to Massachusetts population characteristics. These population characteristics were obtained from Mathematica, as we will discuss.

After simulating eligibility for the entire country using Massachusetts laws, it is a conceptually simple matter to adjust the figures to be estimates for Massachusetts only. The national population has to

be classified by some relevant sociodemographic characteristics, the relative proportion of such persons who fall into each welfare category has to be calculated, and these proportions are then multiplied by the number of persons in Massachusetts who fall into the relevant sociodemographic cell. Thus if we know there were 10,000 persons in single parent families with income of $7-8,000 in Massachusetts and if we know from our simulation that 5% of single parent families with income $7-8,000 get on MA-AFDC spend-down (using Massachusetts laws), then we estimate that 500 persons from this category are potentially eligible for MA-AFDC spend-down in Massachusetts. We do this process for each sociodemographic class of persons and aggregate them to create an estimate of the total number of persons potentially eligible for each program in Massachusetts.

In mathematical terms, if the probability that a person from class α (where α represents sociodemographic characteristics) will be in welfare program χ is $p(\chi|\alpha)$ and if the number of persons in category α is $n(\alpha)$ then the predicted number of persons eligible for program χ is $p(\chi|\alpha) \cdot n(\alpha)$. Summing over all α's we can find the total number of persons eligible for program χ.

As suggested by the original methodology, we chose to group people by potential eligibility and income. Mathematica has taken the 1970 Public Use Sample and adjusted sample weight and income amount to correspond to the March 1973 Current Population Survey.[1] Harold Beebout of Mathematica provided us with a table which had the number of persons in each of 21 income groups for Massachusetts by family categorical classification as below:

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[1] This work was done under SRS contract number SRS-74-60.

NOTELIG: Not categorically eligible
SSIAGED: Person age 65 or older
SSIDISAB: Person identified as meeting SSI disability standards
AFDCADLT: Person in potential AFDC unit due to parent in potential SSI unit
AFDCSP: Person in potential AFDC unit due to absence of father or mother
AFDCDISB: Person in potential AFDC unit due to short term disability of parent
AFDCUF: Person in potential AFDC unit due to father's unemployment
AFDCCHLD: Child in potential AFDC unit where both parents are absent

Mathematica's table presented as Exhibit 4 on the following page shows the estimates for each of these groups for Massachusetss. It has been adjusted for 1974 income levels but no population adjustment was made. Thus the population estimates are for 1973.

The category AFDCUF is inappropriate for our purposes on two counts. First, Mathematica grouped persons into that category if the father experienced any unemployment at all during the year and did not receive unemployment compensation. Secondly, we were unable to determine whether a father in our sample experienced any unemployment. For this reason, we grouped this category with the "not eligibles."

Unfortunately the sample size for the Mathematica tables was quite small -- only 1513 records. There were only a few cases found in the AFDCDISB or AFDCCHILD categories. We decided therefore to group these few persons in the AFDCADLT and AFDCSP categories respectively. Thus we had five categories:

NOTELIG & AFDCUF
SSIAGED
SSIDISAB
AFDCADLT & AFDCDISB
AFDCSP & AFDCCHLD

For each category we had the number of persons in twenty-one income groups for the state.

EXHIBIT 4

MASSACHUSETTS ESTIMATES OF
INDIVIDUALS BY FAM. MONEY INCOME BY CATEGORICAL CLASSIFICATION

WEIGHT FIELD: WEIGHT

TABLE: 2
CELL: WEIGHT SUMS

COLUMN: CATEGORY
ROW : FAMTOTINC
PAGE : AGE = TOTAL

:	NOTELIG:	SSIAGED:	SSIDISAB:	AFDCADLT:	AFDCSP:	AFDCDISB:	AFDCUP:	AFDCCHLD:	OTHER:	TOTAL:
0-999	125024.	22935.	10338.	3825.	31214.	0.	0.	0.	0.	193337.
1K-1999	90756.	43942.	6368.	945.	16216.	0.	3455.	0.	0.	161684.
2K-2999	62927.	68496.	10550.	1672.	36085.	0.	1556.	806.	0.	182092.
3K-3999	61415.	73883.	8474.	4545.	28763.	0.	1495.	0.	0.	178575.
4K-4999	53547.	58066.	7815.	2551.	25607.	0.	3455.	0.	0.	151042.
5K-5999	65942.	72462.	5676.	2366.	22978.	0.	10280.	0.	0.	199704.
6K-6999	135369.	38311.	6318.	4365.	20368.	0.	12857.	0.	0.	217588.
7K-7999	125774.	21274.	5237.	205.	12067.	0.	2820.	0.	0.	167378.
8K-8999	233531.	48307.	30017.	161.	17506.	0.	8681.	0.	0.	338203.
9K-9999	189028.	27975.	4820.	2868.	8264.	0.	15745.	0.	0.	248700.
10K-10999	247283.	12321.	14941.	10720.	6078.	0.	28180.	0.	0.	319523.
11K-11999	292715.	44441.	15161.	1948.	5634.	4222.	7064.	3260.	0.	374446.
12K-12999	335773.	46840.	13127.	0.	2319.	0.	13589.	0.	0.	411649.
13K-13999	250549.	31870.	2045.	2045.	5873.	0.	0.	0.	0.	292382.
14K-14999	215462.	15321.	2057.	4222.	1106.	0.	39165.	0.	0.	277333.
15K-15999	182496.	29111.	4748.	0.	7807.	0.	44600.	0.	0.	268761.
16K-16999	218463.	6958.	1529.	3822.	0.	0.	0.	0.	0.	230771.
17K-17999	198966.	11599.	0.	0.	0.	0.	0.	0.	0.	210968.
18K-18999	93444.	0.	0.	0.	0.	0.	33183.	0.	0.	126627.
19K-19999	69747.	0.	1689.	2533.	0.	0.	0.	0.	0.	73969.
20K-UP	1075596.	55976.	11298.	0.	0.	0.	31966.	0.	0.	1174835.
TOTAL	4243810.	730488.	162209.	48794.	247886.	4222.	258091.	4066.	0.	5799566.

Exhibit 4 provided by Harold Beebout of Mathematica, Inc. for Massachusetts

With the Mathematica information then, the entire model encompassed these steps:

1. Adjust CHAS-NORC data base for 1974 and divide households into families and filing units;
2. Run eligibility simulation on CHAS-NORC data using Massachusetts laws;
3. Break CHAS-NORC data into five Mathematica groupings;
4. Distribute CHAS-NORC data from five groupings across eight types of Medicaid eligibility as found in the eligibility simulation (Step 1); and
5. Weight CHAS-NORC according to Massachusetts population characteristics (Mathematica's original income and eligibility estimates as depicted in Exhibit 4).

Appendix A to this report presents the computer program used to perform Steps 1 and 2.

4.2 The Massachusetts Results

As mentioned earlier, with the model which we developed, it is possible to provide a great deal more data and information than just a simple denominator estimate. We can estimate all eight potential Medicaid populations as well as expenditures for both the cash and medical assistance programs by major eligibility types, although it should be remembered that our projections exclude persons and expenditures for long-term care. We have not included in this report an analysis of all the data which we obtained due to resource constraints. However, we do review those which seem to us to be of greatest significance in analyzing Medicaid eligibility. Appendix B to this report contains all the Massachusetts estimates as well as the various outputs which were developed in reaching the Massachusetts numbers.

Since the major purpose of this effort was to identify the size of the potentially eligible spend-down population, we will address first the estimates for the various types of Medicaid eligibility in the state. As discussed earlier, to create the Massachusetts tables

we broke our national sample into the five categories above in the same way Mathematica did. For each category we determined the proportion of persons in each Medicaid-related program at each income level. For example, some 92% of persons in families of income $0-3,000 classified potentially eligible for SSI disability actually were eligible for SSI cash benefits. Finally, we multiplied the number of persons in each income class and category by the proportion of persons from that income and category cell eligible for each welfare program. We aggregated over cells to get our estimates.

Tables 1-5 in Appendix B show the Mathematica groupings applied to the CHAS-NORC nationwide data base. Population estimates for the CHAS-NORC respondents are presented for each of the five groups, and estimates are also given for how these groupings break down across the types of Medicaid eligibility.

After applying the Mathematica groupings to the nationwide data base and establishing the exact proportions for eligibility type, we adjusted the data base for Massachusetts. Tables 6-10 in Appendix B present population estimates for Massachusetts by the five Mathematica groupings by household income and eligibility type. For example, Table 7 shows the 730,486 aged persons which according to Mathematica were potentially eligible for SSI-related programs in Massachusetts. By looking at the fourth row of the table, we see that of those with annual incomes $3,000 to $4,000, 39,388 would be eligible for SSI cash; 2,914 would qualify as MA-SSI spend-downers; and 31,581 would not be eligible for any Medicaid-related program.

Before moving to the estimates which we projected for the potentially eligible Medicaid population in Massachusetts, we should briefly review what our estimates were for actual enrollment and expenditures in the state's Medicaid program during 1974. Since exact figures were not available regarding the size of the non-institutionalized Medicaid population in general or the spend-down population specifically, estimates had to be developed.

The estimate of Massachusetts' non-institutionalized Medicaid population was made using gross caseload figures supplied by the state[1] along with the results of our sampling procedures for the state conducted in conjunction with the applicant/recipient survey.[2] It was necessary to use data from the survey because the state was only able to supply the number of cases eligible for Medicaid at the end of the month for several months in 1974, i.e., a "snapshot" of the total caseload at a given time. Estimating the actual number of persons eligible in 1974 required that the average case size for the various eligibility categories be ascertained along with the medical assistance only and medical assistance spend-down breakdowns for each category.

Since the survey was taken only in three cities rather than the entire state, assumptions had to be made about the rest of the state's Medicaid population. The most reliable assumption was that the average case size in each category was the same in the remainder of the state as in the surveyed portion. All available evidence, including that provided by the state, lends credence to this assumption.

A less sure assumption was that the medical assistance only/medical assistance spend-down breakdown is reasonably constant throughout the state. The survey results showed that the proportion of the Medicaid population in the spend-down program varied, ranging from 5.9% (Boston) to 8.8% (Springfield). In making the estimates it was assumed that the rest of the state was more like Lynn and Springfield than Boston. Consequently, the estimated spend-down proportion was weighted in favor of Lynn and Springfield. This percentage figure was then applied to the gross Medicaid caseload figures supplied by the state and used to estimate the total number of spend-down and medical assistance only cases in the state.

One factor does ameliorate this problem somewhat. Together Boston, Lynn, and Springfield contain nearly one-half of the Medicaid cases in the state. Thus, any deviation in the percentage of the Medicaid

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[1] Statistical Supplement to the Annual Report--Fiscal Year 1974, Massachusetts Department of Welfare, Office of Research and Planning, and in telephone conservations with the Massachusetts records and statistics office.

[2] See Volume 1 for a detailed description of the survey methodology and results.

population in the spend-down program for the non-surveyed part of the state would cause error only in about 50% of the population. Effectively, this halves any error caused by incorrect estimation of the spend-down proportion. Furthermore, if the variation found in the survey is only random noise in the data, i.e., there is no systematic pattern to the deviation, then some of the error introduced will be self-cancelling, providing the estimate itself is not too different from the true value for the spend-down percentage.

Given these considerations, then, we estimated that in 1974 in Massachusetts some 452,094 non-instutionalized persons were enrolled in Medicaid. Of these, approximately 87,735 were SSI cash recipients and 275,214 were AFDC cash recipients; 89,145, then, were in the medically needy caseload, with approximately 7.8% of the medically needy group, or 6,953 persons, being spend-downers.

At last we are ready to project Massachusetts' potentially eligible Medicaid population for 1974. Table 11 which follows this page shows these projections for Massachusetts. Some 154,684 non-institutionalized persons were potentially eligible for spend-down in Massachusetts during 1974. Of these, 13,363 would be MA-SSI spend-downers; 9,220 would be MA-AFDC spend-downers; and 132,101, MA-21 spend-downers.

As mentioned above, the actual number of non-institutionalized spend-down persons on Medicaid during 1974 we estimate to have been 6,953. This puts the spend-down participation rate at approximately 4.5%. It seems safe to say that the Medicaid program is not coming anywhere close to reaching the spend-down target population, particularly with regard to the MA-21 group.

The total potentially eligible Medicaid population in the state is projected to have been 1,159,796 for 1974. In actuality, we estimate 452,094 non-institutionalized persons to have been Medicaid recipients in the state during 1974 which means the overall participation rate for Medicaid is something like 39.0%. Needless to say, spend-downer participation is low in comparison.

TABLE 11

NUMBER OF PERSONS POTENTIALLY ELIGIBLE FOR MEDICAID BY HOUSEHOLD INCOME AND ELIGIBILITY TYPE IN MASSACHUSETTS

HOUSEHOLD INCOME	WELFARE CATEGORY									
	NOT ELIGIBLE	SSI CASH	AFDC CASH	MA-SSI	MA-AFDC	MA-21	MA-SSI SPEND DOWN	MA-AFDC SPEND DOWN	MA-21 SPEND DOWN	TOTALS
0-$999	40.3 78006. (1.3) 1.7	16.9 32646. (0.6) 9.0	14.6 28134. (0.5) 10.1	0.0 0. (0.0) 0.0	3.6 6905. (0.1) 21.3	24.6 47645. (0.8) 14.5	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	100.0 193336. (3.3) 3.3
1K-1999	48.9 79097. (1.4) 1.7	26.8 43282. (0.7) 11.9	10.9 17577. (0.3) 6.5	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	13.4 21727. (0.4) 6.6	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	100.0 161682. (2.8) 2.8
2K-2999	35.8 65149. (1.1) 1.4	33.3 60681. (1.0) 16.7	21.3 38734. (0.7) 13.9	0.0 0. (0.0) 0.0	0.4 782. (0.0) 2.4	9.1 16618. (0.3) 5.1	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.1 128. (0.0) 0.1	100.0 182092. (3.1) 3.1
3K-3999	37.1 66261. (1.1) 1.4	26.1 46533. (0.8) 12.8	21.2 37827. (0.7) 13.5	0.0 0. (0.0) 0.0	0.5 979. (0.0) 3.0	12.9 23021. (0.4) 7.0	1.8 3208. (0.1) 24.0	0.0 0. (0.0) 0.0	0.4 746. (0.0) 0.6	100.0 178575. (3.1) 3.1
4K-4999	43.1 65172. (1.1) 1.4	23.7 35847. (0.6) 9.9	18.1 27277. (0.5) 9.8	0.0 0. (0.0) 0.0	1.6 2355. (0.0) 7.3	13.0 19593. (0.3) 6.0	0.2 356. (0.0) 2.7	0.3 438. (0.0) 4.8	0.0 0. (0.0) 0.0	100.0 151041. (2.6) 2.6
5K-5999	55.4 110693. (1.9) 2.4	13.1 26168. (0.5) 7.2	13.2 26268. (0.5) 9.4	0.0 0. (0.0) 0.0	0.3 557. (0.0) 1.7	16.9 33720. (0.6) 10.3	0.6 1252. (0.0) 9.4	0.2 445. (0.0) 4.8	0.3 580. (0.0) 0.4	100.0 199704. (3.4) 3.4
6K-9999	67.3 654465. (11.3) 14.1	5.2 50964. (0.9) 14.0	5.8 56454. (1.0) 20.2	0.0 0. (0.0) 0.0	1.2 12071. (0.2) 37.2	13.5 131586. (2.3) 40.1	0.7 7177. (0.1) 53.7	0.5 4592. (0.1) 49.8	5.6 54559. (0.9) 41.3	100.0 971867. (16.8) 16.8
10K-14999	89.2 1491216. (25.7) 32.2	2.1 35895. (0.6) 9.9	2.4 40588. (0.7) 14.5	0.1 1207. (0.0) 54.4	0.5 8763. (0.2) 27.0	1.6 26278. (0.5) 8.0	0.0 358. (0.0) 2.7	0.2 2879. (0.0) 31.2	3.8 63922. (1.1) 48.4	100.0 1671100. (28.9) 28.9
15K-19999	95.9 870123. (15.0) 18.8	2.3 20964. (0.4) 5.8	0.7 6711. (0.1) 2.4	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.3 3154. (0.1) 1.0	0.0 0. (0.0) 0.0	0.1 866. (0.0) 9.4	0.6 5458. (0.1) 4.1	100.0 907274. (15.7) 15.7
20K & OVER	98.0 1151497. (19.9) 24.9	0.8 9815. (0.2) 2.7	0.0 0. (0.0) 0.0	0.1 1011. (0.0) 45.6	0.0 0. (0.0) 0.0	0.4 4791. (0.1) 1.5	0.1 1011. (0.0) 7.6	0.0 0. (0.0) 0.0	0.6 6708. (0.1) 5.1	100.0 1174831. (20.3) 20.3
TOTALS	80.0 4631674. (80.0) 100.0	6.3 362814. (6.3) 100.0	4.8 279572. (4.8) 100.0	0.0 2219. (0.0) 100.0	0.6 32411. (0.6) 100.0	5.7 328133. (5.7) 100.0	0.2 13363. (0.2) 100.0	0.2 9220. (0.2) 100.0	2.3 132101. (2.3) 100.0	100.0 5791470. (100.0) 100.0

In Massachusetts spend-downers represent about 13.3% of the potentially eligible Medicaid population (cash and medical assistance) with MA-21's accounting for most of the cases. In actuality spend-donwers are around 1.5% of the entire Medicaid population in the state.

The total persons listed as being potentially eligible for SSI and AFDC are listed as 362,814 and 279,572 respectively. We estimate the 1974 actual figures were 87,735 and 275,214. We think our estimates of potential AFDC cash recipients may be lower than they should be, since we used yearly rather than monthly income data.[1]

Relatively few persons were classified as being eligible for MA-SSI or MA-AFDC. This is largely due to the negative income bands between cash assistance and medical assistance which exist for AFDC applicants with mostly earned income and for all SSI applicants. Since the SSI and AFDC disregards were always applied in determining eligibility, few persons can actually meet the MA income test without first meeting the cash assistance test. It should be mentioned that for the MA-AFDC group, some persons actually eligible for MA-AFDC were undoubtedly classed in the AFDC cash category because the deductions were incorrectly applied to all persons in determining eligibility.

The largest category of all is the MA-21 group. Some 460,234 persons under the age of twenty-one in Massachusetts could take advantage of the liberal MA-21 program. These are primarily children in the two parent families which are not eligible for some other program. The magnitude of the figure suggests that this group has potentially greater health care needs than is generally recognized. It also suggests that covering such persons could be very costly.

Returning to the spend-down groups, we see that 2.7% of the overall population might take advantage of the spend-down program. Of these the sizeable majority are MA-21 spend-downers. These are two parent families of higher incomes (over 50% have household incomes over $10,000) in which one or more persons incur heavy medical expenses.

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[1] This problem was discussed in Section 3.5 (page 34).

It is interesting to note how many families do not have coverage. Forty percent of persons in households receiving less than $1,000 in income are not covered under any of the Massachusetts Medicaid programs. These are persons between the ages of twenty-one and sixty-four with no children. The percentage of persons not eligible rises almost monotonically as household income rises. Only 2% of persons in households where total income exceeds $20,000 are eligible for any Medicaid program.

As mentioned earlier, the model also enabled us to estimate total expenditures for Medicaid and welfare (cash assistance) by each type of eligibility and income level. To make these estimates, we multiplied the number of persons in each income/welfare cell by our nationally simulated average dollars of welfare or Medicaid (all costs which would have been covered by Medicaid) for persons in that cell. It is important to recognize that we used the welfare and medical costs predicted by the national simulation using our model with Massachusetts standards, not actual average costs as calculated by the State. Consequently, our estimates for Medicaid expenses reflect what health care expenses people in the survey actually incurred, not what their patterns of Medicaid utilization might be if they were already eligible.

Table 12, which follows, gives the total possible expenditures on Medicaid in Massachusetts. The total Massachusetts Medicaid bill for 1974 with full participation is predicted to be over $297 million (without long-term care) for which the spend-down population would be responsible for just under one-third, or $96,931,000. As mentioned above, spend-downers are approximately thirteen per cent of the potentially eligible Medicaid population in the state, yet their coverage under Medicaid presents proportionally a much greater potential expenditure if full participation were an actuality.

We estimate that Medicaid expenditures in Massachusetts during 1974 were $270,000,000, excluding long-term care. (We are not able to say at this point the portion of that expenditure for which the spend-down population is responsible.) At first we were concerned because our estimate of potential Medicaid expenditures is just slightly more than the actual 1974 Medicaid costs, even though we show only a 39.0% participation rate for the state.

TABLE 12

POTENTIAL ANNUAL MEDICAID EXPENDITURES (IN THOUSANDS OF DOLLARS) FOR MASSACHUSETTS BY ELIGIBILITY TYPE AND HOUSEHOLD INCOME*

HOUSEHOLD INCOME / WELFARE CATEGORY	NOT ELIGIBLE	SSI CASH	AFDC CASH	MA-SSI	MA-AFDC	MA-21	MA-SSI SPEND DOWN	MA-AFDC SPEND DOWN	MA-21 SPEND DOWN	TOTALS
0-3999	0.0 0. (0.0) 0.0	30.8 5120. (1.7) 4.6	41.5 6900. (2.3) 12.6	0.0 0. (0.0) 0.0	2.2 359. (0.1) 6.9	25.5 4238. (1.4) 15.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	100.0 16617. (5.6) 5.6
1K-1999	0.0 0. (0.0) 0.0	56.7 10844. (3.6) 9.7	30.1 5746. (1.9) 10.5	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	13.2 2519. (0.8) 8.9	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	100.0 19109. (6.4) 6.4
2K-2999	0.0 0. (0.0) 0.0	64.7 14625. (4.9) 13.1	24.9 5635. (1.9) 10.3	0.0 0. (0.0) 0.0	0.3 64. (0.0) 1.2	10.0 2262. (0.8) 8.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.1 13. (0.0) 0.0	100.0 22600. (7.6) 7.6
3K-3999	0.0 0. (0.0) 0.0	32.7 9079. (3.1) 8.1	59.2 16432. (5.5) 29.9	0.0 0. (0.0) 0.0	0.2 44. (0.0) 0.8	5.3 1470. (0.5) 5.2	2.5 682. (0.2) 10.4	0.0 0. (0.0) 0.0	0.2 67. (0.0) 0.1	100.0 27775. (9.3) 9.3
4K-4999	0.0 0. (0.0) 0.0	50.3 7811. (2.6) 7.0	23.3 3620. (1.2) 6.6	0.0 0. (0.0) 0.0	3.9 613. (0.2) 11.8	21.0 3265. (1.1) 11.6	0.1 20. (0.0) 0.3	1.3 195. (0.1) 6.8	0.0 0. (0.0) 0.0	100.0 15523. (5.2) 5.2
5K-5999	0.0 0. (0.0) 0.0	38.6 4759. (1.6) 4.3	35.8 4424. (1.5) 8.1	0.0 0. (0.0) 0.0	0.4 50. (0.0) 1.0	22.2 2735. (0.9) 9.7	1.1 142. (0.0) 2.2	0.3 36. (0.0) 1.3	1.6 197. (0.1) 0.2	100.0 12345. (4.2) 4.2
6K-9999	0.0 0. (0.0) 0.0	33.4 17094. (5.8) 15.3	10.7 5476. (1.8) 10.0	0.0 0. (0.0) 0.0	7.8 4000. (1.3) 77.2	16.6 8509. (2.9) 30.2	9.6 4938. (1.7) 75.3	3.3 1688. (0.6) 59.0	18.6 9544. (3.2) 10.9	100.0 51249. (17.2) 17.2
10K-14999	0.0 0. (0.0) 0.0	8.3 7388. (2.5) 6.6	6.1 5389. (1.8) 9.8	0.2 148. (0.0) 59.0	0.1 54. (0.0) 1.0	1.9 1669. (0.6) 5.9	0.6 532. (0.2) 8.1	0.3 263. (0.1) 9.2	82.6 73297. (24.7) 83.8	100.0 88740. (29.9) 29.9
15K-19999	0.0 0. (0.0) 0.0	88.4 18856. (6.3) 16.9	6.1 1296. (0.4) 2.4	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.7 146. (0.0) 0.5	0.0 0. (0.0) 0.0	3.2 679. (0.2) 23.7	1.6 347. (0.1) 0.4	100.0 21325. (7.2) 7.2
20K & OVER	0.0 0. (0.0) 0.0	73.8 16194. (5.4) 14.5	0.0 0. (0.0) 0.0	0.5 103. (0.0) 41.0	0.0 0. (0.0) 0.0	6.1 1345. (0.5) 4.8	1.1 245. (0.1) 3.7	0.0 0. (0.0) 0.0	18.4 4047. (1.4) 4.6	100.0 21934. (7.4) 7.9
TOTALS	0.0 0. (0.0) 100.0	37.6 111771. (37.6) 100.0	18.5 54920. (18.5) 100.0	0.1 252. (0.1) 100.0	1.7 5184. (1.7) 100.0	9.5 28159. (9.5) 100.0	2.2 6559. (2.2) 100.0	1.0 2860. (1.0) 100.0	29.4 87512. (29.4) 100.0	100.0 297215. (100.0) 100.0

*Costs for spend-downers are costs after spend-down.

After some thought, we feel sure our estimated Medicaid expenditure number is much too low, for a couple of reasons. First of all, the model, as currently developed, is better for estimating the number of potentially eligible persons than it is for estimating expenditures. Our estimations of expenditures are based on what potentially eligible persons actually spent on health care. Since such a large number of the potentially eligible were not on Medicaid and had very low incomes, their health care expenditures were more substantially curtailed than if they were actually on Medicaid. Health care needs are understandably secondary and avoided when available income is barely sufficient to meet basic needs. Therefore, for perhaps three fourths of the potential Medicaid population we are projecting for Massachusetts, the expenditure figures are understated.

A second reason for our low estimate of Medicaid costs is related to our process for establishing AFDC eligibility. As discussed at other points in the report, we cannot capture the turnover in AFDC since our income figures are yearly. Consequently, we may underpredict AFDC eligibility and the associated Medicaid expenditures. When we recognize the fact that most of the persons classed as potentially eligible in 1974 were not actually on Medicaid in 1970 and that Medicaid has grown considerably since 1970 so that many more persons are using Medicaid coverage than were in 1970, the results seem almost awesome.

In spite of these factors tending to greatly underestimate the dollars potentially spent on Medicaid, we still predict dollars in excess of the true amount spent. Should all persons potentially eligible in Massachusetts actually enroll, the costs might increase enormously.

Before moving from the discussion of projected Medicaid expenditures, there is an important sampling problem which should be pointed out since it dramatically affects the expenditures estimate. There is

one family in the CHAS-NORC survey weighted to correspond to about 2,000 persons in Massachusetts (60,000 in the national survey) which incurred health expenses of about $25,000 during the year's period. Thus one family alone accounts for nearly $50 million in health (and Medicaid) expenditures for the state. This family consisting of five persons had an adjusted income of $14,000 and is listed as eligible for MA-21 spend-down. (The actual bill was, in fact, paid by Medicaid.) The weights were assigned in a theoretically proper method. Likewise, the sample was drawn scientifically. It is entirely possible that 2,000 persons eligible for MA-21 Spend-down in Massachusetts incurred expenses in the amount of approximately $25,000 each. For these reasons the family was not omitted. However, it should be realized that the predicted dollars is seriously affected by this observation.

Including the observation yields some remarkable results. Spend-downers comprise nearly 33% of the total Medicaid dollars. If the questionable observation is omitted, the percentage falls to 19%. MA-21's and MA-21 spend-downers make up 39% of the Medicaid budget, 26% with the observation omitted. These figures again point to the conclusion that the MA-21 program is potentially extremely expensive.

Our projections of the annual cost to Massachusetts for welfare if the potentially eligible population were in fact enrolled is presented in Table 13, which follows this page. We estimate $559.1 million for SSI cash and $237.8 million for AFDC, for a total of $796.9 million on welfare payments. These estimates are based on the actual difference between available income and the appropriate benefit levels for each survey respondent. We did not use the Massachusetts average expenditure per recipient.

In actuality, Massachusetts spend $425.2 million on public assistance in fiscal year 1974, with $101.8 for SSI and $323.4 for AFDC.[1] Our estimate was high by a factor of five for SSI cash, and we considerably underestimated AFDC. Again, we acknowledge the inadequacies of the model in projecting expenditures, particularly for AFDC. We are

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[1] This includes State and Federal expenditures as reported in Massachusetts Department of Public Welfare Statistical Supplement in the Annual Report Fiscal Year 1974.

TABLE 13

POTENTIAL ANNUAL WELFARE (CASH ASSISTANCE) EXPENDITURES (IN THOUSANDS OF DOLLARS) FOR MASSACHUSETTS BY ELIGIBILITY TYPE AND HOUSEHOLD INCOME

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HOUSEHOLD
INCOME       WELFARE CATEGORY
             NOT        SSI CASH   AFDC CASH  MA-SSI     MA-AFDC    MA-21      MA-SSI     MA-AFDC    MA-21
             ELIGIBLE                                                          SPEND DOWN SPEND DOWN SPEND DOWN TOTALS
            I----------I----------I----------I----------I----------I----------I----------I----------I----------I----------I
            I          I          I          I          I          I          I          I          I          I
            I   0.0    I 67.7     I 32.3     I   0.0    I   0.0    I   0.0    I   0.0    I   0.0    I   0.0    I 100.0    I
0-$999      I        0.I    84875.I    40530.I        0.I        0.I        0.I        0.I        0.I        0.I   125405.I
            I (   0.0) I (  10.6) I (   5.1) I (   0.0) I (   0.0) I (   0.0) I (   0.0) I (   0.0) I (   0.0) I (  15.7) I
            I      0.0 I     15.2 I     17.0 I      0.0 I      0.0 I      0.0 I      0.0 I      0.0 I      0.0 I     15.7 I
            I----------I----------I----------I----------I----------I----------I----------I----------I----------I----------I
            I          I          I          I          I          I          I          I          I          I
            I   0.0    I 83.2     I 16.8     I   0.0    I   0.0    I   0.0    I   0.0    I   0.0    I   0.0    I 100.0    I
1K-1999     I        0.I    95573.I    19317.I        0.I        0.I        0.I        0.I        0.I        0.I   114891.I
            I (   0.0) I (  12.0) I (   2.4) I (   0.0) I (   0.0) I (   0.0) I (   0.0) I (   0.0) I (   0.0) I (  14.4) I
            I      0.0 I     17.1 I      8.1 I      0.0 I      0.0 I      0.0 I      0.0 I      0.0 I      0.0 I     14.4 I
            I----------I----------I----------I----------I----------I----------I----------I----------I----------I----------I
            I          I          I          I          I          I          I          I          I          I
            I   0.0    I 72.1     I 27.9     I   0.0    I   0.0    I   0.0    I   0.0    I   0.0    I   0.0    I 100.0    I
2K-2999     I        0.I    92587.I    35741.I        0.I        0.I        0.I        0.I        0.I        0.I   126328.I
            I (   0.0) I (  11.6) I (   4.5) I (   0.0) I (   0.0) I (   0.0) I (   0.0) I (   0.0) I (   0.0) I (  16.1) I
            I      0.0 I     16.6 I     15.0 I      0.0 I      0.0 I      0.0 I      0.0 I      0.0 I      0.0 I     16.1 I
            I----------I----------I----------I----------I----------I----------I----------I----------I----------I----------I
            I          I          I          I          I          I          I          I          I          I
            I   0.0    I 63.6     I 36.4     I   0.0    I   0.0    I   0.0    I   0.0    I   0.0    I   0.0    I 100.0    I
3K-3999     I        0.I    57308.I    32730.I        0.I        0.I        0.I        0.I        0.I        0.I    90038.I
            I (   0.0) I (   7.2) I (   4.1) I (   0.0) I (   0.0) I (   0.0) I (   0.0) I (   0.0) I (   0.0) I (  11.3) I
            I      0.0 I     10.2 I     13.8 I      0.0 I      0.0 I      0.0 I      0.0 I      0.0 I      0.0 I     11.3 I
            I----------I----------I----------I----------I----------I----------I----------I----------I----------I----------I
            I          I          I          I          I          I          I          I          I          I
            I   0.0    I 58.6     I 41.4     I   0.0    I   0.0    I   0.0    I   0.0    I   0.0    I   0.0    I 100.0    I
4K-4999     I        0.I    32311.I    22799.I        0.I        0.I        0.I        0.I        0.I        0.I    55111.I
            I (   0.0) I (   4.1) I (   2.9) I (   0.0) I (   0.0) I (   0.0) I (   0.0) I (   0.0) I (   0.0) I (   6.9) I
            I      0.0 I      5.8 I      9.6 I      0.0 I      0.0 I      0.0 I      0.0 I      0.0 I      0.0 I      6.9 I
            I----------I----------I----------I----------I----------I----------I----------I----------I----------I----------I
            I          I          I          I          I          I          I          I          I          I
            I   0.0    I 63.0     I 37.0     I   0.0    I   0.0    I   0.0    I   0.0    I   0.0    I   0.0    I 100.0    I
5K-5999     I        0.I    30608.I    17943.I        0.I        0.I        0.I        0.I        0.I        0.I    48551.I
            I (   0.0) I (   3.8) I (   2.3) I (   0.0) I (   0.0) I (   0.0) I (   0.0) I (   0.0) I (   0.0) I (   6.1) I
            I      0.0 I      5.5 I      7.5 I      0.0 I      0.0 I      0.0 I      0.0 I      0.0 I      0.0 I      6.1 I
            I----------I----------I----------I----------I----------I----------I----------I----------I----------I----------I
            I          I          I          I          I          I          I          I          I          I
            I   0.0    I 63.6     I 36.4     I   0.0    I   0.0    I   0.0    I   0.0    I   0.0    I   0.0    I 100.0    I
6K-9999     I        0.I    71776.I    41007.I        0.I        0.I        0.I        0.I        0.I        0.I   112782.I
            I (   0.0) I (   9.0) I (   5.1) I (   0.0) I (   0.0) I (   0.0) I (   0.0) I (   0.0) I (   0.0) I (  14.2) I
            I      0.0 I     12.8 I     17.2 I      0.0 I      0.0 I      0.0 I      0.0 I      0.0 I      0.0 I     14.2 I
            I----------I----------I----------I----------I----------I----------I----------I----------I----------I----------I
            I          I          I          I          I          I          I          I          I          I
            I   0.0    I 70.0     I 30.0     I   0.0    I   0.0    I   0.0    I   0.0    I   0.0    I   0.0    I 100.0    I
10K-14999   I        0.I    54832.I    23460.I        0.I        0.I        0.I        0.I        0.I        0.I    78291.I
            I (   0.0) I (   6.9) I (   2.9) I (   0.0) I (   0.0) I (   0.0) I (   0.0) I (   0.0) I (   0.0) I (   9.8) I
            I      0.0 I      9.8 I      9.9 I      0.0 I      0.0 I      0.0 I      0.0 I      0.0 I      0.0 I      9.8 I
            I----------I----------I----------I----------I----------I----------I----------I----------I----------I----------I
            I          I          I          I          I          I          I          I          I          I
            I   0.0    I 85.1     I 14.9     I   0.0    I   0.0    I   0.0    I   0.0    I   0.0    I   0.0    I 100.0    I
15K-19999   I        0.I    24684.I     4317.I        0.I        0.I        0.I        0.I        0.I        0.I    29001.I
            I (   0.0) I (   3.1) I (   0.5) I (   0.0) I (   0.0) I (   0.0) I (   0.0) I (   0.0) I (   0.0) I (   3.6) I
            I      0.0 I      4.4 I      1.8 I      0.0 I      0.0 I      0.0 I      0.0 I      0.0 I      0.0 I      3.6 I
            I----------I----------I----------I----------I----------I----------I----------I----------I----------I----------I
            I          I          I          I          I          I          I          I          I          I
            I   0.0    I 100.0    I   0.0    I   0.0    I   0.0    I   0.0    I   0.0    I   0.0    I   0.0    I 100.0    I
20K & OVER  I        0.I    14557.I        0.I        0.I        0.I        0.I        0.I        0.I        0.I    14557.I
            I (   0.0) I (   1.8) I (   0.0) I (   0.0) I (   0.0) I (   0.0) I (   0.0) I (   0.0) I (   0.0) I (   1.8) I
            I      0.0 I      2.6 I      0.0 I      0.0 I      0.0 I      0.0 I      0.0 I      0.0 I      0.0 I      1.8 I
            I----------I----------I----------I----------I----------I----------I----------I----------I----------I----------I
            I          I          I          I          I          I          I          I          I          I
            I   0.0    I 70.2     I 29.8     I   0.0    I   0.0    I   0.0    I   0.0    I   0.0    I   0.0    I 100.0    I
TOTALS      I        0.I   559111.I   237844.I        0.I        0.I        0.I        0.I        0.I        0.I   796955.I
            I (   0.0) I (  70.2) I (  29.8) I (   0.0) I (   0.0) I (   0.0) I (   0.0) I (   0.0) I (   0.0) I ( 100.0) I
            I    100.0 I    100.0 I    100.0 I    100.0 I    100.0 I    100.0 I    100.0 I    100.0 I    100.0 I    100.0 I
            I----------I----------I----------I----------I----------I----------I----------I----------I----------I----------I
```

not able to capture the turnover in AFDC because of the yearly nature of our data; furthermore, we could not figure all the special needs allowances which the state uses (especially rental exceptions).

4.3 National Estimates

Since we had to apply the Massachusetts standards to the nationwide data base before we could adjust the estimates to the state level, it seems worthwhile to briefly review those intermediate output reports. If the entire country were using Massachusetts standards for Medicaid eligibility, the potentially eligible population and Medicaid expenditures are dramatically different from the actual picture in 1974.

Table 14 which follows shows the number of persons potentially eligible for Medicaid nationwide by eligibility type and level of income, assuming Massachusetts standards. Again, our estimates only apply to non-institutionalized persons. An estimated 40.8 million persons, or 19.4% of the total population, could be eligible for some program if Massachusetts' liberal benefit structure was applied nationwide. Of these, 10.393 million are potential SSI cash recipients, and 14.354 million are potential AFDC cash recipients.

In fact, in 1974 only some 4 million persons received SSI benefits, and this includes those who were in institutions. The difference might be explained in two ways. First, the SSI program only came into effect in January of 1974. Second, Massachusetts benefit levels are far more liberal than any other state's.

The actual average monthly AFDC figure was 10.84 million persons in 1974.[1] Although the predicted number of recipients is higher than the true number, the difference is far smaller than expected, particularly since Massachusetts has rather liberal benefits. Undoubtedly the fact that yearly rather than monthly income data was used accounts for the low prediction.

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[1] Appendix to the Budget of the United States Government for FY 1975, p. 454.

TABLE 14

NUMBER OF PERSONS (IN THOUSANDS) POTENTIALLY ELIGIBLE FOR MEDICAID IN THE UNITED STATES USING MASSACHUSETTS ELIGIBILITY STANDARDS BY ELIGIBILITY TYPE AND HOUSEHOLD INCOME

HOUSE-HOLD INCOME	WELFARE CATEGORY NOT ELIGIBLE	SSI CASH	AFDC CASH	MA-SSI	MA-AFDC	MA-21	MA-SSI SPEND DOWN	MA-AFDC SPEND DOWN	MA-21 SPEND DOWN	TOTALS
0-$999	33.6 309. (0.1) 0.2	30.7 282. (0.1) 2.7	12.6 115. (0.1) 0.8	0.0 0. (0.0) 0.0	2.9 26. (0.0) 2.4	20.5 186. (0.1) 1.9	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	100.0 919. (0.4) 0.4
1K-1999	31.9 1227. (0.6) 0.7	44.5 1709. (0.8) 16.4	16.4 629. (0.3) 4.4	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	7.2 277. (0.1) 2.8	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	100.0 3842. (1.8) 1.8
2K-2999	37.1 3002. (1.4) 1.8	31.7 2565. (1.2) 24.7	21.0 1700. (0.8) 11.8	0.0 0. (0.0) 0.0	0.4 32. (0.0) 2.8	9.7 781. (0.4) 7.9	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.1 6. (0.0) 0.1	100.0 8066. (3.8) 3.8
3K-3999	37.1 2853. (1.4) 1.7	22.6 1740. (0.8) 16.7	23.9 1837. (0.9) 12.8	0.0 0. (0.0) 0.0	0.6 45. (0.0) 4.0	13.8 1063. (0.5) 10.7	1.6 124. (0.1) 30.8	0.0 0. (0.0) 0.0	0.4 34. (0.0) 0.8	100.0 7697. (3.7) 3.7
4K-4999	41.2 2865. (1.4) 1.7	17.1 1190. (0.6) 11.4	25.5 1773. (0.8) 12.3	0.0 0. (0.0) 0.0	1.6 111. (0.1) 10.0	14.0 972. (0.5) 9.8	0.2 13. (0.0) 3.3	0.4 25. (0.0) 7.4	0.0 0. (0.0) 0.0	100.0 6951. (3.3) 3.3
5K-5999	44.6 3042. (1.4) 1.8	8.5 577. (0.3) 5.5	29.4 2008. (1.0) 14.0	0.0 0. (0.0) 0.0	0.5 31. (0.0) 2.6	15.9 1083. (0.5) 10.9	0.4 27. (0.0) 6.7	0.5 37. (0.0) 10.7	0.3 19. (0.0) 0.4	100.0 6823. (3.2) 3.2
6K-9999	64.9 21557. (10.3) 12.7	3.6 1206. (0.6) 11.6	9.8 327[illegible]. (1.6) 22.8	0.0 0. (0.0) 0.0	1.9 616. (0.3) 55.2	13.3 4425. (2.1) 44.5	0.5 164. (0.1) 40.8	0.5 164. (0.1) 47.9	5.5 1833. (0.9) 43.3	100.0 33236. (15.8) 15.8
10K-14999	88.6 46043. (21.9) 27.2	1.0 500. (0.2) 4.8	4.5 2340. (1.1) 16.3	0.0 25. (0.0) 49.6	0.5 255. (0.1) 22.8	1.5 788. (0.4) 7.9	0.1 49. (0.0) 12.2	0.2 104. (0.0) 30.3	3.6 1865. (0.9) 44.0	100.0 51969. (24.7) 24.7
15K-19999	96.7 37629. (17.9) 22.2	1.0 383. (0.2) 3.7	1.4 549. (0.3) 3.8	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.4 152. (0.1) 1.5	0.0 0. (0.0) 0.0	0.0 13. (0.0) 3.7	0.5 179. (0.1) 4.2	100.0 38905. (18.5) 18.5
20K & OVER	98.2 [illegible] (24.2) [illegible]	0.5 213. (0.1) 2.3	0.3 132. (0.1) 0.9	0.0 25. (0.0) 50.4	0.0 0. (0.0) 0.0	0.4 213. (0.1) 2.1	0.0 25. (0.0) 6.2	0.0 0. (0.0) 0.0	0.6 299. (0.1) 7.1	100.0 51775. (24.6) 24.6
TOTALS	80.6 169344. (80.6) 100.0	4.9 10393. (4.9) 100.0	6.8 14354. (6.8) 100.0	0.0 50. (0.0) 100.0	0.5 1117. (0.5) 100.0	4.7 9942. (4.7) 100.0	0.2 402. (0.2) 100.0	0.2 343. (0.2) 100.0	2.0 4236. (2.0) 100.0	100.0 210200. (100.0) 100.0

The total population (including those institutionalized) enrolled for Medicaid in 1974 was about 21.1 million persons.[1] Table 14 projects the eligible non-institutionalized population to be 40.8 million persons, if Massachusetts standards were utilized nationwide.

Table 15 shows the estimated total medical care dollars which would be covered by Medicaid if all the potentially eligible non-institutionalized persons had been covered in 1974. It is important to recognize that this is an after-the-fact prediction. Most persons were not actually on Medicaid and thus kept their health expenditures within their budget constraints. If these persons had in fact been eligible in 1974, their expenditures would most certainly have been far greater. Table 15 shows a total of $9.968 billion dollars of possible expenditures by Medicaid on non-institutionalized recipients. The true 1974 figure was about $6.5 billion[2] (for non-institutionalized care). The numbers suggest that there still is a large potential increase in Medicaid costs--with more liberal eligibility--particularly since the $9.9 billion estimate is probably very low.

Table 18 gives similar information for potential cash payments. The total dollars of benefits predicted is $15.6 billion for SSI and 11 billion for AFDC. The true figures were $5.2 billion[3] and $7.99 billion[4] (calendar year).

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[1] Medicaid Trend Data, FY1966-1976, DHEW/SRS/MSA/DPPE, August 1975.

[2] Ibid.

[3] SSA and SSI Basic Program Charts, DHEW, July 1975.

[4] Funds by Source Expended for Public Assistance Payments, DHEW/SRS Office of Financial Management, Division of Finance, (SRS) 76-04022.

TABLE 15

POTENTIAL ANNUAL MEDICAID EXPENDITURES (IN THOUSANDS OF DOLLARS) FOR THE UNITED STATES USING MASSACHUSETTS ELIGIBILITY STANDARDS BY ELIGIBILITY TYPE AND HOUSEHOLD INCOME*

WELFARE CATEGORY

HOUSEHOLD INCOME	NOT ELIGIBLE	SSI CASH	AFDC CASH	MA-SSI	MA-AFDC	MA-21	MA-SSI SPEND DOWN	MA-AFDC SPEND DOWN	MA-21 SPEND DOWN	TOTALS
0-999	0.0 0. (0.0) 0.0	48.8 44239. (0.4) 1.5	31.2 28282. (0.3) 1.0	0.0 0. (0.0) 0.0	1.5 1372. (0.0) 0.6	18.6 16852. (0.2) 1.9	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	100.0 90745. (0.9) 0.9
1K-1999	0.0 0. (0.0) 0.0	63.8 427781. (4.3) 14.0	31.4 210124. (2.1) 7.5	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	4.8 32141. (0.3) 3.7	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	100.0 670046. (6.7) 6.7
2K-2999	0.0 0. (0.0) 0.0	59.7 618133. (6.2) 20.3	29.7 307215. (3.1) 10.9	0.0 0. (0.0) 0.0	0.3 2595. (0.0) 1.1	10.3 106360. (1.1) 12.1	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.1 633. (0.0) 0.0	100.0 1034935. (10.4) 10.4
3K-3999	0.0 0. (0.0) 0.0	27.2 339452. (3.4) 11.1	64.8 807841. (8.1) 28.7	0.0 0. (0.0) 0.0	0.2 2011. (0.0) 0.8	5.4 67916. (0.7) 7.7	2.1 26351. (0.3) 11.9	0.0 0. (0.0) 0.0	0.2 3102. (0.0) 0.1	100.0 1246671. (12.5) 12.5
4K-4999	0.0 0. (0.0) 0.0	35.3 259290. (2.6) 8.5	37.0 271947. (2.7) 9.6	0.0 0. (0.0) 0.0	3.9 28990. (0.3) 11.8	22.1 162305. (1.6) 18.5	0.1 726. (0.0) 0.3	1.5 11321. (0.1) 12.0	0.0 0. (0.0) 0.0	100.0 734579. (7.4) 7.4
5K-5999	0.0 0. (0.0) 0.0	18.0 104792. (1.1) 3.4	64.4 375168. (3.8) 13.3	0.0 0. (0.0) 0.0	0.5 2819. (0.0) 1.2	15.1 87822. (0.9) 10.0	0.5 3053. (0.0) 1.4	0.5 3006. (0.0) 3.2	1.1 6333. (0.1) 0.2	100.0 582992. (5.8) 5.8
6K-9999	0.0 0. (0.0) 0.0	23.2 404519. (4.1) 13.3	20.4 356769. (3.6) 12.7	0.0 0. (0.0) 0.0	11.8 205397. (2.1) 83.9	16.4 286212. (2.9) 32.7	6.5 112870. (1.1) 50.8	3.5 60338. (0.6) 64.2	18.4 320729. (3.2) 12.1	100.0 1746827. (17.5) 17.5
10K-14999	0.0 0. (0.0) 0.0	3.8 102838. (1.0) 3.4	12.9 351127. (3.5) 12.5	0.1 3032. (0.0) 54.2	0.1 1562. (0.0) 0.6	1.8 50044. (0.5) 5.7	2.7 73207. (0.7) 32.9	0.3 9473. (0.1) 10.1	78.3 2138559. (21.5) 80.4	100.0 2729840. (27.4) 27.4
15K-19999	0.0 0. (0.0) 0.0	71.9 344163. (3.5) 11.3	22.2 106037. (1.1) 3.8	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	1.5 7035. (0.1) 0.8	0.0 0. (0.0) 0.0	2.1 9823. (0.1) 10.5	2.4 11408. (0.1) 0.4	100.0 478465. (4.8) 4.8
20K & OVER	0.0 0. (0.0) 0.0	61.4 401004. (4.0) 13.2	0.6 3666. (0.0) 0.1	0.4 2560. (0.0) 45.8	0.0 0. (0.0) 0.0	9.2 59897. (0.6) 6.8	0.9 6073. (0.1) 2.7	0.0 0. (0.0) 0.0	27.6 180233. (1.8) 6.8	100.0 653432. (6.6) 6.6
TOTALS	0.0 0. (0.0) 100.0	30.6 3046201. (30.6) 100.0	28.3 2818164. (28.3) 100.0	0.1 5591. (0.1) 100.0	2.5 244747. (2.5) 100.0	8.8 876583. (8.8) 100.0	2.2 222279. (2.2) 100.0	0.9 93961. (0.9) 100.0	26.7 2660995. (26.7) 100.0	100.0 9968493. (100.0) 100.0

*Costs for spend-downers are costs after spend-down.

TABLE 18

POTENTIAL ANNUAL WELFARE (CASH ASSISTANCE) EXPENDITURES (IN THOUSANDS OF DOLLARS) FOR THE UNITED STATES USING MASSACHUSETTS ELIGIBILITY STANDARDS BY ELIGIBILITY TYPE AND HOUSEHOLD INCOME

HOUSEHOLD INCOME	WELFARE CATEGORY NOT ELIGIBLE	SSI CASH	AFDC CASH	MA-SSI	MA-AFDC	MA-21	MA-SSI SPEND DOWN	MA-AFDC SPEND DOWN	MA-21 SPEND DOWN	TOTALS
0-999	0.0 0. (0.0) 0.0	81.5 733336. (2.8) 4.7	18.5 166132. (0.6) 1.5	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	100.0 899468. (3.4) 3.4
1K-1999	0.0 0. (0.0) 0.0	84.5 3773047. (14.2) 24.2	15.5 691755. (2.6) 6.3	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	100.0 4464801. (16.8) 16.8
2K-2999	0.0 0. (0.0) 0.0	71.4 3913170. (14.7) 25.1	28.6 1568758. (5.9) 14.2	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	100.0 5481928. (20.6) 20.6
3K-3999	0.0 0. (0.0) 0.0	57.4 2142589. (8.0) 13.8	42.6 1589850. (6.0) 14.4	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	100.0 3732439. (14.0) 14.0
4K-4999	0.0 0. (0.0) 0.0	42.0 1072597. (4.0) 6.9	58.0 1481606. (5.6) 13.4	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	100.0 2554203. (9.6) 9.6
5K-5999	0.0 0. (0.0) 0.0	32.9 673937. (2.5) 4.3	67.1 1371812. (5.2) 12.4	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	100.0 2045748. (7.7) 7.7
6K-9999	0.0 0. (0.0) 0.0	41.7 1698554. (6.4) 10.9	58.3 2375160. (8.9) 21.5	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	100.0 4073713. (15.3) 15.3
10K-14999	0.0 0. (0.0) 0.0	36.1 763232. (2.9) 4.9	63.9 1352497. (5.1) 12.3	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	100.0 2115727. (7.9) 7.9
15K-19999	0.0 0. (0.0) 0.0	56.1 950523. (1.7) 2.9	43.9 353137. (1.3) 3.2	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	100.0 803660. (3.0) 3.0
20K & OVER	0.0 0. (0.0) 0.0	80.4 360469. (1.4) 2.3	19.6 88056. (0.3) 0.8	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	100.0 448524. (1.7) 1.7
TOTALS	0.0 0. (0.0) 100.0	58.5 15581443. (58.5) 100.0	41.5 11038757. (41.5) 100.0	0.0 0. (0.0) 100.0	0.0 0. (0.0) 100.0	0.0 0. (0.0) 100.0	0.0 0. (0.0) 100.0	0.0 0. (0.0) 100.0	0.0 0. (0.0) 100.0	100.0 26620000. (100.0) 100.0

4.4 Conclusions

The model we presented opens exciting areas for research. However, many adjustments must be made if it is to serve as a really useful policy evaluation tool.

First, a data set ought to be used which has current (last week's) income. This additional information would correct most of the model's current deficiencies. We believe the model presently predicts potential eligibility for all categories but AFDC fairly accurately. In the AFDC category the high turnover and assymetrical income deductions make the results tenuous. With a figure for weekly income one could produce reasonable AFDC figures.

Second, in predicting potential Medicaid expenditures, we should not simply determine total expenditures previously made by potentially eligible persons, because these persons faced a serious budget constraint. One should instead multiply by the experience of similar persons currently enrolled in Medicaid.

Third, a data set ought to be used which breaks households into families (like the Current Population Survey) and breaks out amount of unearned income by source.

Fourth, more sophisticated methods ought to be used in aging the data.

We believe the technique we outlined holds great promise for policy research. The simulation model does not predict actual usage of any system but it does predict possible usage. It is the sort of model which can determine the eligibility effects of installing new programs (MA-21), raising or lowering benefit levels, etc. Most importantly, since both the cash and medical assistance programs are linked in the model, it can show how changes in one system affect eligibility for another.

A more careful and detailed analysis could possibly bring to light many interesting patterns since the data base used provides extensive sociodemographic characteristics for the survey population. Medicaid

coverage under present requirements could be assessed in terms of rural/urban residence, racial distribution, age, sex, education, as well as by income source (particularly earned vs. unearned).

In our opinion, the greatest potential for the model is in its relative simplicity and easy adaptability for an individual state situation. It is obviously a useful planning and policy tool to be able to estimate the potentially eligible population for each of the programs so that adequacy of program impact can be assessed. Similarly, establishing the upper limit for the potential recipient population enables us, with some additional refinements, to project possible program expenditures--a subject of growing concern.

APPENDIX A

COMPUTER PROGRAM FOR SIMULATION OF MEDICAID ELIGIBILITY USING MASSACHUSETTS STANDARDS APPLIED TO CHAS-NORC DATA BASE

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C
C THIS PROGRAM SIMULATES THE WORK OF A WELFARE CASEWORKER. IT DETERMINES
C WELFARE ELIGIBILITY FOR PERSONS IN THE NATIONAL HEALTH SURVEY OF 1970
C INCLUDENG MEDICAID ELIGIBILITY WITH SPEND DOWN PROVISIONS. THIS PROGRAM IS
C A SIMULATION OF THE MASSACHUETTS LAWS ONLY
C
            COMMON /SIRCOM/ NUMKDS,IMAR,LIVING,IFAMCT,ISSINC,NKDSSI,INCDEM,
     1          IFS,IFLAG2,NINCF,IFAMAS
            COMMON /EXTRA/ MEDYES
            COMMON /BENCOM/ IFILF,ISSBEN(2,2),MA(15),MAONE,MATWO,IYNGRN,
     1          IOLDRN,IAFDC(15,2),IPROG,MDOL,NBEN,IADRN
            COMMON /MAPCOM/  NHEAD(15),NSPOUS(15),NFAM,ISMAR(6),NEED(6,15),
     1          IT(15)
            COMMON /COMSEL/ MEDOUT,NINC,IAGFLG, IPERS,ISSI,IFAM,NASSET
            COMMON /REDCOM/ KLSTRT,NUMPER,IAGE,ISEX,ITYP,ICOUNT,ISTOP,
     1          MARSTA,NTHEAD,KT
            DIMENSION KDSSI(15)
            DIMENSION INULL(4)
            DIMENSION IA(5232),NCHILD(15,15),INLAW(2),IONE21(2),IONE20(2),
     1          LONE21(2),LONE20(2),NKIDS(15),NGRAND(15),NIECE(15)
            EQUIVALENCE (INULL(3),NCHILD(1,1))
            CALL DATA
            CALL READST
            ISTART=3
            CALL IAREAD(IA(3),3,&10)
    5       CONTINUE
            ISTART=KLSTRT
            CALL IAREAD(IA(ISTART),ISTART,&1200)
            GO TO 20
   10       CONTINUE
            NK=0
            NFAM=1
            NGR=0
            NIE=0
            ISMAR(1)=0
            ISMAR(2)=0
            IAGN20=14
            IONE21(1)=0
            IONE21(2)=0
            IONE20(1)=0
            IONE20(2)=0
            INEV21=0
            INEV20=0
            INLAW(1)=0
            INLAW(2)=0
            LAGN20=14
            LONE21(1)=0
            LONE21(2)=0
            LONE20(1)=0
            LONE20(2)=0
            LNEV21=0
            LNEV20=0
            DO 15 I=1,15
            NHEAD(I)=-1
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 0044                   NSPOUS(I)=-1
 0045                   NKIDS(I)=0
 0046                   DO 12 J=1,15
 0047                   NCHILD(I,J)=-1
 0048                   IF (J.GT.6) GO TO 12
 0049                   NEED(J,I)=0
 0050          12       CONTINUE
 0051          15       CONTINUE
 0052                   CALL MTORED(&1200)
 0053          20       CONTINUE
 0054                   IF (NCOUNT.LT.200) GO TO 11
 0055          11       CONTINUE
               C
               C ITYP IS RELATIONSHIP TO HEAD
               C
 0056                   GO TO (100,200,300,400,500,600,700,800,900,1000,1100), ITYP
 0057          100      CONTINUE
               C HEAD OF HOUSEHOLD
 0058                   NHEAD(I)=ISTART
 0059                   GO TO 5
 0060          200      CONTINUE
               C SPOUSE OF HEAD
 0061                   NSPOUS(I)=ISTART
 0062                   GO TO 5
 0063          300      CONTINUE
               C  CHILD OF HEAD
 0064                   IF (MARSTA.EQ.1) CALL MARRY(ISEX,ISTART,1,&5)
               C IF CALL WAS MADE, CHILD IS LISTED AS MARRIED. WE ARE LOOKING FOR AN IN LAW OF
               C THE OPPOSITE SEX TO MARRY HIM OR HER TO. NOTE MARRY ALWAYS RETURNS USING
               C RETURN1 SO THE RETURN IS TO 5
               C CHILD IS NOT MARRIED
 0065                   IF (IAGE.LT.21) GO TO 380
               C CHILD IS OVER 20
               C MAKE SEPARATE FAMILY FOR CHILD
 0066                   NFAM=NFAM+1
 0067                   NHEAD(NFAM)=ISTART
               C
               C CHECK TO SEE IF CHILD WAS EVER MARRIED.
               C THIS INFORMATION WILL BE USED IN ALLOCATING GRANDCHILDREN
               C
 0068                   IF (MARSTA.EQ.5) GO TO 370
               C CHILD WAS ONCE MARRIED
 0069                   IONE21(ISEX)=NFAM
 0070                   GO TO 5
 0071          370      CONTINUE
               C CHILD WAS NEVER MARRIED
               C UNMARRIED FEMALES CAN STILL RECEIVE CHILDREN
 0072                   IF (ISEX.EQ.2) INEV21=NFAM
 0073                   GO TO 5
 0074          380      CONTINUE
               C CHILD IS UNDER 21. THEREFORE ASSOCIATE HIM WITH HEAD FAMILY FOR PRESENT
               C ADD ONE TO THE NUMBER OF CHILDREN
 0075                   NK=NK+1
 0076                   NCHILD(NK,1)=ISTART
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```
                C SEE IF CHILD WAS EVER MARRIED
  0077                IF (MARSTA.EQ.5) GO TO 395
                C CHILD WAS ONCE MARRIED
  0078                IONE20(ISEX)=NK
                C IONE20 IDENTIFIES THE CHILD NUMBER OF A ONCEE MARRIED CHILD UNDER 21
  0079                GO TO 5
  0080          395   CONTINUE
                C CHILD WAS NEVER MARRIED
                C UNMARRIED DAUGHTER OVER 15 CAN RECEIVE CHILD, OLDEST DAUGHTER UNDER 21
                C IN THIS CATEGORY GETS CHILD IF NO OTHER PARENTS HAVE BEEN FOUND
  0081                IF ((ISEX.EQ.1).OR.(IAGE.LE.IAGN20)) GO TO 5
                C NOTE IAGN20 STARTS OUT EQUALLING 14
  0082                IAGN20=IAGE
  0083                INEV20=NK
  0084                GO TO 5
  0085          400   CONTINUE
                C SON OR DAUGHTER IN LAW
                C SEE IF PERSON IS STILL MARRIED
  0086                IF (MARSTA.NE.1) GO TO 450
                C IS MARRIED, SEE IF WE CAN FIND A MARRIED CHILD OF THE OPPOSITE SEX TO MARRY WI
  0087                ITYSEX=2+ISEX
  0088                CALL MARRY(ITYSEX,ISTART,1,&5)
  0089          450   CONTINUE
                C NO LONGER LIVING WITH SPOUSE
                C ALL NON-MARRIED IN-LAWS ARE TREATED AS SEPARATE FAMILIES REGARDLESS OF AGE
  0090                NFAM=NFAM+1
  0091                NHEAD(NFAM)=ISTART
  0092                INLAW(ISEX)=NFAM
                C ONCE MARRIED IN LAWS RECEIVE GRANDCHILDREN SECOND AFTER MARRIED CHILDREN
  0093              . GO TO 5
  0094          500   CONTINUE
                C GRANDCHILD OF HEAD
  0095                IF (IAGE.GT.20) GO TO 550
                C GRANDCHILD UNDER 21 WILL BE ASSAIGNED GUARDIAN
                C LATER IN ROUTINE
  0096                NGR=NGR+1
  0097                NGRAND(NGR)=ISTART
  0098                GO TO 5
  0099          550   CONTINUE
                C THIS PERSON IS TREATED AS A SEPARATE FAMILY
  0100                NFAM=NFAM+1
  0101                NHEAD(NFAM)=ISTART
  0102                GO TO 5
  0103          600   CONTINUE
                C SIBLING OR SIBLING IN-LAW CAN RECEIVE NIECES AND NEPHEWS OF HEAD AS CHILDREN
                C SEE IF WE CAN FIND A SPOUSE FOR MARRIED SIBLING
  0104                IF (MARSTA.EQ.1) CALL MARRY(ISEX,ISTART,2,&5)
                C SIBLING IS NOT MARRIED
  0105                IF (IAGE.LT.21) GO TO 680
                C SIBLING IS OVER 20
  0106                NFAM=NFAM+1
  0107                NHEAD(NFAM)=ISTART
  0108                IF (MARSTA.EQ.5) GO TO 670
                C SIBLING WAS ONCE MARRIED
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  0109                LONE21(ISEX)=NFAM
  0110                GO TO 5
  0111          670   CONTINUE
              C SIBLING WAS NEVER MARRIED
  0112                IF (ISEX.EQ.2) LNEV21=NFAM
  0113                GO TO 5
  0114          680   CONTINUE
              C SIBLING IS UNDER 21
              C ASSAIGN GUARDIANSHIP TO HEAD FOR PRESENT
  0115                NK=NK+1
  0116                NCHILD(NK,1)=ISTART
  0117                IF (MARSTA.EQ.5) GO TO 695
              C SIBLING WAS ONCE MARRIED
  0118                LONE20(ISEX)=NK
  0119                GO TO 5
  0120          695   CONTINUE
              C SIBLING WAS NEVER MARRIED
  0121                IF ((ISEX.EQ.1).OR.(IAGE.LE.LAGN20)) GO TO 5
  0122                LAGN20=IAGE
  0123                LNEV20=NK
  0124                GO TO 5
  0125          700   CONTINUE
              C PARENT OR PARENT IN LAW OF HEAD
              C MARRY 'EM IF YOU CAN SAM
  0126                IF (MARSTA.EQ.1) CALL MARRY(ISEX,ISTART,3,&5)
  0127                GO TO  550
  0128          800   CONTINUE
              C UNCLE OR AUNT OF HEAD
              C MARY OFF SOME OF THESE FOLK SAM IF YOU CAN
  0129                IF (MARSTA.EQ.1) CALL MARRY(ISEX,ISTART,4,&5)
  0130                IF (IAGE.GT.20) GO TO 550
  0131          850   CONTINUE
              C WARD OF HEAD
  0132                NK=NK+1
  0133                NCHILD(NK,1)=ISTART
  0134                GO TO 5
  0135          900   CONTINUE
              C NIECE OR NEPHEW OF HEAD
  0136                IF (MARSTA.EQ.1) CALL MARRY(ISEX,ISTART,5,&5)
              C NOT CURRENTLY MARRIED
              C IF OVER 21 BECOME NEW FAMILY
  0137                IF (IAGE.GT.20) GO TO 550
              C GUARDIANSHIP WILL BE ASSAINED LATER
  0138                NIE=NIE+1
  0139                NIECE(NIE)=ISTART
  0140                GO TO 5
  0141         1000   CONTINUE
              C GRANDPARENT OF HEAD
  0142                IF (MARSTA.EQ.1) CALL MARRY(ISEX,ISTART,6,&5)
  0143                GO TO 550
  0144         1100   CONTINUE
              C OTHER RELATIVE OF HEAD
  0145                IF (IAGE.GT.20) GO TO 550
              C TREAT RELATIVE AS CHILD OF HEAD
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  0146                GO TO 850
              C
              C
              C END OF PART ONE - PRILIMINARY READ
              C
              C
  0147        1200    CONTINUE
              C CHECK PRIMARY HOUSEHOLD TO BE CERTAIN A HEAD WAS FOUND
              C IF NO HEAD IS FOUND SPOUSE BECOMES HEAD, IF NO SPOUSE IS FOUND EITHER
              C ENTIRE RECORD IS OMMITTED
  0148                IF (NHEAD(1).GT.0) GO TO 1250
  0149                IF (NSPOUS(1).LT.0) GO TO 10
              C SPOUSE BECOMES HEAD
  0150                NHEAD(1)=NSPOUS(1)
  0151                NSPOUS(1)=-1
  0152        1250    CONTINUE
  0153                IF (NFAM.EQ.1) GO TO 1410
              C
              C TIME TO CHECK TO SEE THAT ALL SUPPOSEDLY MARRIED PERSONS WERE ASSAIGNED SPOUSE
              C
  0154                DO 1400 I=2,NFAM
  0155                M=II(I)
              C M IS THE TYPE OF FAMILY
  0156                NED=NEED(M,I)
              C IF NED=0 A MARRIAGE WAS COMPLETED OR NONE WAS REQUIRED
  0157                IF (NED.EQ.0) GO TO 1400
  0158                GO TO (1300,1310,1320,1330), NED
  0159        1300    CONTINUE
              C NEEDED A MALE (CHILD OF HEAD IF M=1) TO COMPLETE MARRIAGE
  0160                GO TO (1305,1307), M
  0161                GO TO 1400
  0162        1305    CONTINUE
              C THIS IS A DAUGHTER IN LAW
  0163                INLAW(2)=I
  0164                GO TO 1400
  0165        1307    CONTINUE
              C THIS IS A FEMALE SIBLING
  0166                LONE21(2)=I
  0167                GO TO 1400
  0168        1310    CONTINUE
              C NEEDED A FEMALE TO BE MARRIED, THUS WE HAVE A MALE.
              C THIS IS NO PROBLEM EXCEPT THAT WE MUST RECORD HIM AS A ONCE MARRIED MALE FOR
              C PURPOSES OF ASSAIGNING GRANDCHILDREN
  0169                GO TO (1315,1317), M
  0170                GO TO 1400
  0171        1315    CONTINUE
  0172                INLAW(1)=I
  0173                GO TO 1400
  0174        1317    CONTINUE
  0175                LONE21(1)=I
  0176                GO TO 1400
  0177        1320    CONTINUE
              C TO BE HERE M=1. THIS INDICATES A MALE CHILD IN-LAW WAS REQUIRED TO COMPLETE
              C THE MARRIAGE. THUS WE HAVE A FEMALE CHILD
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                C ALL CPERSONS LISTED AS MARRIED WHERE NO SPOUSE WAS FOUND WILL ALWAYS BE
                C BE TREATED AS SEPARATE FAMILIES
 0178                   IONE21(2)=I
 0179                   GO TO 1400
 0180           1330    CONTINUE
                C NEEDED A FEMALE IN LAW
 0181                   IONE21(1)=I
 0182           1400    CONTINUE
 0183           1410    CONTINUE
                C
                C NOE IT IS TIME TO ASSAIGN GRANDCHILDREN TO PARENTS, NOTE ALL GRANDCHILDREN ARE
                C ASSAIGNED TO THE SAME FAMILY
                C
 0184                   IF (NGP.LT.1) GO TO 1620
                C NOW GO THROUGH THE HIERARCHY
                C 1. MARRIED CHILDREN
  185                   IF (ISMAR(1).LT.1) GO TO 1450
 0186                   KIDFAM=ISMAR(1)
 0187                   GO TO 1600
 0188           1450    IF (INLAW(2).LT.1) GO TO 1475
                C 2. ONCE MARRIED DAUGHTER IN LAW
 0189                   KIDFAM=INLAW(2)
 0190                   GO TO 1600
 0191           1475    IF (INLAW(1).LT.1) GO TO 1500
                C ONCE MARRIED SON IN LAW
 0192                   KIDFAM=INLAW(1)
 0193                   GO TO 1600
 0194           1500    IF (IONE21(2).LT.1) GO TO 1510
                C ONCE MARRIED DAUGHTER OVER 21
 0195                   KIDFAM=IONE21(2)
 0196                   GO TO 1600
 0197           1510    IF (IONE20(2).LT.1) GO TO 1540
                C ONCE MARRIED DAUGHTER UNDER 21 CURRENTLY INCLUDED IN HEAD FAMILY
 0198                   IONE=IONE20(2)
                C IONE TELLS WHAT NUMBER THE CHILD IS
 0199           1520    CONTINUE
 0200                   NFAM=NFAM+1
 0201                   NHEAD(NFAM)=NCHILD(IONE,1)
 0202                   KIDFAM=NFAM
                C WITHDRAW SON OR DAUGHTER FROM HEAD HOUSEHOLD
 0203                   DO 1530 I=1,NK
 0204                   J=I
 0205                   IF (I.GT.IONE) J=I-1
 0206                   NCHILD(J,1)=NCHILD(I,1)
 0207           1530    CONTINUE
 0208                   NK=NK-1
 0209                   GO TO 1600
 0210           1540    IF (IONE21(1).LT.1) GO TO 1550
                C ONCE MARRIED SON OVER 21
 0211                   KIDFAM=IONE21(1)
 0212                   GO TO 1600
 0213           1550    IF (IONE20(1).LT.1) GO TO 1560
                C ONCE MARRIED SON CURRENTLY INCLUDED AS PART OF HEAD HOUSEHOLD
 0214                   IONE=IONE20(1)
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0215                 GO TO 1520
0216          1560   IF (INEV21.LT.1) GO TU 1570
              C NEVER MARRIED DAUGHTER OVER 21
0217                 KIDFAM=INEV21
0218                 GO TO 1600
0219          1570   IF (INEV20.LT.1) GO TO 1580
              C NEVER MARRIED DAUGHTER OVER 14 NOW INCLUDED IN HEAD FAMILY
0220                 IONE=INEV20
0221                 GO TO 1520
0222          1580   CONTINUE
              C ASSAIGN GRANDCHILDREN TO GRANDPARENTS(HEAD)
0223                 DO 1590 I=1,NGR
0224                 J=I+NK
0225                 NCHILD(J,1)=NGRAND(I)
0226          1590   CONTINUE
0227                 NK=NK+NGR
0228                 GO TO 1620
0229          1600   CONTINUE
              C
              C ASSAIGN ALL GRANDCHILDREN TO APPROPRIATE FAMILY
              C
0230                 DO 1610  I=1,NGR
0231                 NCHILD(I,KIDFAM)=NGRAND(I)
0232          1610   CONTINUE
0233                 NKIDS(KIDFAM)=NGR
0234          1620   CONTINUE
              C ALL GRANDCHILDREN HAVE BEEM ASSAIGNED
              C
              C ASSAIGN NIECES AND NEPHEWS IN SIMILAR ORDE TO ABOVE EXCEPT NO INLAWS EXIST
              C
0235                 IF (NIE.LT.1) GO TO 1720
0236                 IF (ISMAR(2).LT.1) GO TO 1630
0237                 NICFAM=ISMAR(2)
0238                 GO TO 1700
0239          1630   IF (LONE21(2).LT.1) GO TO 1640
0240                 NICFAM=LONE21(2)
0241                 GO TO 1700
0242          1640   IF (LONE20(2).LT.1) GO TO 1650
0243                 IONE=LONE20(2)
0244          1645   CONTINUE
0245                 NFAM=NFAM+1
0246                 NHEAD(NFAM)=NCHILD(IONE,1)
0247                 NICFAM=NFAM
              C WITHDRAW SIBLING FORM FAMILY
0248                 DO 1648 I=1,NK
0249                 J=I
0250                 IF (I.GT.IONE)J=I-1
0251                 NCHILD(J,1)=NCHILD(I,1)
0252          1648   CONTINUE
0253                 NK=NK-1
0254                 GO TO 1700
0255          1650   IF (LONE21(1).LT.1) GO TO 1660
0256                 NICFAM=LONE21(1)
0257                 GO TO 1700
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0258          1660    IF (LONE20(1).LT.1) GO TO 1670
0259                  IONE=LONE20(1)
0260                  GO TO 1645
0261          1670    IF (LNEV21.LT.1) GO TO 1680
0262                  NICFAM=LNEV21
0263                  GO TO 1700
0264          1680    IF (LNEV20.LT.1) GO TO 1690
0265                  IONE=LNEV20
0266                  GO TO 1645
0267          1690    CONTINUE
              C ASSAIGN GUARDIANSHIP TO HEAD
0268                  DO 1695 I=1,NIE
0269                  J=I+NK
0270                  NCHILD(J,1)=NIECE(I)
0271          1695    CONTINUE
0272                  NK=NK+NIE
0273                  GO TO 1720
0274          1700    CONTINUE
              C ASSAIGN ALL NIECES AND NEPHEWS TO SAME FAMILY
0275                  DO 1710 I=1,NIE
0276                  NCHILD(I,NICFAM)=NIECE(I)
0277          1710    CONTINUE
0278                  NKIDS(NICFAM)=NIE
0279          1720    CONTINUE
0280                  NKIDS(1)=NK
              C
              C ALL PERSONS SHOULD NOW HAVE A FAMILY
              C
              C
              C HEAD FAMILY IS TREATED AS PRIMARY SUPPORT. ALL OTHER FAMILIED ARE TRATED
              C HEAD FAMILY IS TREATED AS PRIMARY SUPPORT. ALL OTHER FAMILIES ARE TREATED
              C AS LIVING WITH ANOTHER FAMILY (LIVING=2)
              C
0281                  LIVING=1
0282                  DO 3020 IFM=1,NFAM
0283                  MINCF=0
0284                  IFAMOT=0
0285                  IFLAG4=0
0286                  IFLAG2=0
0287                  INCUEN=0
0288                  NKDSSI=0
              C PERSON IS ELIGIBLE FOR MEDICAID UNLESS THEY GET ON NO PROGRAM
0289                  MEDYES=1
0290                  IFAMAS=0
0291                  NINCF=0
0292                  NUMKDS=0
0293                  NKDS=NKIDS(IFM)
0294                  MSSI=0
0295                  IMAR=2
0296                  IFAM=IFM
0297                  IF (NKDS.LT.1) GO TO 1840
              C THERE ARE CHILDREN UNDER 21 IN THIS FAMILY
0298                  IFLAG4=1
              C IFLAG4 WILL BE USED IN DETERMINING WHETHER OF NOT THEIR FAMILY MEMBERS UNDER
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                C 21 WHEN WE DECIDE WHETHER OR NOT TO CONSIDER THE FAMILY FOR MA-21
   0299                 DO 1830 I=1,NKDS
   0300                 IPERS=4
   0301                 ISUB=NCHILD(I,IFM)
   0302                 CALL SSIFL(IA(ISUB))
   0303                 IF (IPERS.EQ.0) GO TO 1820
                C CHILD IS CATEGORICALLY ELIGIBLE
   0304                 NKDSSI=NKDSSI+1
   0305                 KDSSI(NKDSSI)=ISUB
   0306                 GO TO 1830
   0307         1820    IF (IAGFLG.NE.1) GO TO 1830
                C CHILD IS UNDER 18 OR LIVING IN SCHOOL DORM .
   0308                 NINCF=NINCF+NINC
   0309                 NUMKDS=NUMKDS+1
   0310                 IFAMOT=IFAMOT+MEDOUT
   0311                 IFAMAS=IFAMAS+NASSET
    312         1830    CONTINUE
   0313                 IFS=IMAR+NUMKDS
   0314         1840    CONTINUE
   0315                 ISUBH=NHEAD(IFM)
   0316                 ISUBS=NSPOUS(IFM)
   0317                 IF (ISUBS.LT.0) IMAR=1
   0318                 IPERS=1
   0319                 CALL SSIFL(IA(ISUBH))
   0320                 NINCF=NINCF+NINC
   0321                 MSSI=ISSI
   0322                 IFAMOT=IFAMOT+MEDOUT
   0323                 IFAMAS=IFAMAS+NASSET
   0324                 JPERS=IPERS
   0325                 IF (IAGFLG.LT.3) IFLAG4=1
   0326                 GO TO (1810,1805), IMAR
   0327         1805    IPERS=2
   0328                 CALL SSIEL(IA(ISUBS))
   0329                 NINCF=NINCF+NINC
   0330                 MSSI=MSSI+ISSI
   0331                 IFAMOT=IFAMOT+MEDOUT
   0332                 IFAMAS=IFAMAS+NASSET
   0333                 JPERS=JPERS+IPERS
   0334                 IF (IAGFLG.LT.3) IFLAG4=1
   0335         1810    CONTINUE
                C SEE IF HEAD OR SPOUSE IS ELIGIBLE FOR SSI
   0336                 IF (JPERS.EQ.0) GO TO 1900
                C ONE OR BOTH ARE ELIGIBLE
   0337                 CALL SSIBEN(IA(ISUBH),IA(ISUBS),NULL,JPERS)
                C UPON RETURN WE HAVE DETERMINED CASH AND MA ELIGIBLITY FOR BOTH PARENTS AS
                C NECESSARY
   0338         1900    CONTINUE
   0339                 IF (NKDSSI.LT.1) GO TO 2000
   0340                 DO 1920 I=1,NKDSSI
   0341                 ISUB=KDSSI(I)
   0342                 IPERS=4
   0343                 CALL SSIBEN(IA(ISUBH),IA(ISUBS),IA(ISUB),4)
   0344         1920    CONTINUE
   0345         2000    CONTINUE
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               C WE HAVE NOW DEALT WITH ALL SSI CASES IN THE HOUSHOLD
               C
               C TIME TO SEE IF THE FAMILY GETS ANY AFDC OR MA-AFDC BENEFITS
               C
               C FIRST WE MUST KNOW WHETHER OR NOT THERE ARE PERSONS UNDER 21
               C IFLAG4=1 MEANS THAT THERE ARE
 0346                IF (IFLAG4.EQ.0) GO TO 3000
               C THERE ARE PERSONS UNDER 21 IN THE FAMILY
               C
               C NOW IF THERE ARE NO AFDC ELIGIBLE CHILDREN OR IF THERE IS NO DEPRIVATION
               C FAMILY CAN ONLY BE ELIGILE FO MA-21
               C
 0347                IENTRY=0
 0348                IF ((NUMKDS.LT.1).OR.((IMAR.EQ.2).AND.(MSSI.EQ.0))) IENTRY=1
               C IENTRY=1 MEANS ELIGIBILITY FOR MA-21 ONLY
               C
               C NOW AFDC AT LAST
               C
 0349                INS=IFM*15-14
 0350                CALL AFDC(ISUBH,ISUBS,INULL(INS),   NKDS,IA(1),IENTRY)
               C
               C UPON RETURN ALL FAMILY MEMBERS HAVE BEEN DEALT WITH
               C
 0351          3000   CONTINUE
               C
               C WRITING TIME
               C
 0352                CALL IAWRIT(IA(ISUBH))
 0353                IF (IMAR.EQ.2) CALL IAWRIT(IA(ISUBS))
 0354                IF (NKDS.EQ.0) GO TO 3020
 0355                DO 3010 I=1,NKDS
 0356                ISUB=NCHILD(I,IFM)
 0357                CALL IAWRIT(IA(ISUB))
 0358          3010   CONTINUE
               C ALL OTHER FAMILY MEMBERS ARE LIVING WITH HEAD
 0359                LIVING=2
 0360          3020   CONTINUE
 0361                IF (ISTOP.NE.1) GO TO 10
 0362                CALL LASTCL
 0363                WRITE (6,4001) NUMPER,IFILE,ICOUNT
 0364          4001   FORMAT (1X,'NORMAL END OF WELFARE SECTION AFTER ',I10,
                     1 '  RECORDS READ,',I10,' FILES PROCESSED',I10,' HOUSEHOLDS SEEN')
 0365                CALL OUTPUT
 0366                STOP
 0367                END
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   *OPTIONS IN EFFECT*  ID,EBCDIC,SOURCE,NOLIST,NODECK,LOAD,NOMAP
   *OPTIONS IN EFFECT*  NAME = MAIN    , LINECNT =        56
   *STATISTICS*    SOURCE STATEMENTS =       367,PROGRAM SIZE =    29104
   *STATISTICS*  NO DIAGNOSTICS GENERATED
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 0001                 SUBROUTINE INAFDC(/IA/,L)
               C
               C THIS SUBROUTINE "READS" THE RECORD FOR AFDC AND IT "WRITES" THE RECORD FOR
               C AFDC AND FOR SSIBEN
               C
 0002                 COMMON /AFDC2/ MDOUT,NINC2,NINAFD,IAG21,MAGE,IASSET
 0003                 COMMON /BENCOM/ IFILE,ISSBEN(2,2),MA(15),MAONE,MATWO,IYNGRN,
                    1     IOLDRN,IAFDC(15,2),IPROG,MDOL,NBEN,IADRN
 0004                 DIMENSION IA(1)
 0005                 IF (IA(314).EQ.0) GO TO 5
 0006                 IAG21=4
 0007                 RETURN
 0008          5      CONTINUE
 0009                 IASSET=IA(324)
 0010                 IAG21=IA(315)
 0011                 MDOUT=IA(316)
  012                 MAGE=1
 0013                 IF (IA(1).LT.7) GO TO 10
 0014                 MAGE=2
 0015                 IF (IA(1).GT.12) MAGF=3
               C MAGE WILL BE USED IN CALCULATING BENEFITS
 0016          10     CONTINUE
 0017                 NINC2=IA(318)
 0018                 IF (L.GT.2) GO TO 20
               C NOTE IAG21 FLAGS AFDC CATEGORY, IAG21=2 SAYS PERSON NOT ELIGIBLE BUT UNDER
               C 21 IAG21=1 MEANS PERSON UNDER 21 ELIGIBLE, MAGE=2 INDICATES AGE 7-12,
               C   MAGE=2 INDICATES CHILD 13-21
 0019                 MAGE=1
 0020                 IF(IAG21.EQ.2) IAG21=1
 0021                 INCERN=IA(325)-1320
 0022                 IF(INCERN.LT.0) INCERN=0
 0023                 NINAFD=(2*INCERN)/3+IA(320)
 0024                 RETURN
 0025          20     NINAFD=IA(319)+IA(320)
 0026                 RETURN
 0027                 END
```

```
FORTRAN IV G LEVEL  21                    INAFDC              DATE = 75344         09/15/09              PAGE 0002

    *OPTIONS IN EFFECT*  ID,EBCDIC,SOURCE,NOLIST,NODECK,LOAD,NOMAP
    *OPTIONS IN EFFECT*  NAME = INAFDC  , LINECNT =       56
    *STATISTICS*    SOURCE STATEMENTS =       27,PROGRAM SIZE =       662
    *STATISTICS*  NO DIAGNOSTICS GENERATED

    *STATISTICS*  NO DIAGNOSTICS THIS STEP
```

```
FORTRAN IV G LEVEL  21                  MARRY                DATE = 75344          .09/15/09                PAGE 0001

 0001                 SUBROUTINE MARRY (ITYSEX,ISTART,M,*)
              C
              C THIS ROUTINE MARRIES PEOPLE AND THY ALL LIVE HAPPILY EVER AFTER
              C
 0002                 COMMON /MARCOM/  NHEAD(15),NSPOUS(15),NFAM,ISMAR(6),NEED(6,15),
                    1     II(15)
 0003                 IF (NFAM.EQ.1) GO TO 100
 0004                 DO 50 I=2,NFAM
 0005                 IF (ITYSEX.NE.NEED(M,I)) GO TO 50
              C ANOTHER HAPPILY MARRIED COUPLE
 0006                 ISMAR(M)=I
 0007                 NEED(M,I)=0
 0008                 GO TO (10,20,10,20), ITYSEX
 0009         10      CONTINUE
 0010                 NSPOUS(I)=NHEAD(I)
 0011                 NHEAD(I)=ISTART
 0012                 RETURN 1
 0013         20      CONTINUE
 0014                 NSPOUS(I)=ISTART
 0015                 RETURN 1
 0016         50      CONTINUE
 0017         100     CONTINUE
              C
              C WE HAVE TO CREATE A NEW FAMILY FOR THIS PERSON
              C
 0018                 NFAM=NFAM+1
 0019                 II(NFAM)=M
              C NEED SHOWS WHAT TYPE OF PERSON IS NEEDED TO COMPLETE THE MARRIAGE
 0020                 NEED(M,NFAM)=3-ITYSEX
 0021                 IF (M.EQ.1) NEED(1,NFAM)=5-ITYSEX
 0022                 NHEAD(NFAM)=ISTART
              C PERSON IS HEAD OF FAMILY UNLESS IT TURNS OUT THAT PERSON IS WOMAN FOR WHOM MAN
              C IS FOUND
 0023                 RETURN 1
 0024                 END
```

```
FORTRAN IV G LEVEL  21                  MARRY             DATE = 75344          09/15/09             PAGE 0002

  *OPTIONS IN EFFECT*  ID,EBCDIC,SOURCE,NOLIST,NODECK,LOAD,NOMAP
  *OPTIONS IN EFFECT*  NAME = MARRY    , LINECNT =        56
  *STATISTICS*     SOURCE STATEMENTS =        24,PROGRAM SIZE =       776
  *STATISTICS*  NO DIAGNOSTICS GENERATED
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```
      SUBROUTINE SSIEL(/IA/)
C
C THIS SUBROUTINE DETERMINES SSI ELIGIBILITY, DETERMINES STATE COUNTABLE INCOME
C AND RETRIEVES OUT OF POCKET EXPENSES-INCLUDING WELFARE COSTS, AGE CODE,AND AGE
C
      COMMON /COMSEL/ MEDOUT,NINC,IAGFLG, IPERS,ISSI,IFAM,NASSET
      COMMON /BENCOM/ IFILE,ISSBEN(2,2),MA(15),MAONE,MATWO,IYNGBN,
     1    IOLDBN,IAFDC(15,2),IPROG,MDOL,NBEN,IADBN
      COMMON /SINCOM/ NKDS,IMAR,LIVING,IFAMOT,ISSINC,NKDSSI,INCDEM,
     1    IFS,IFLAG2,NINCE,IFAMAS
      COMMON /DATCOM/ MASTST(15),INCDED,IASSI(2),IASAFD,MASONE,MASTWO,
     1    IWITH(51,2)
      DIMENSION IA(1)
      NASSET=IA(324)
      MEDOUT=IA(316)
      IAGFLG=IA(315)
C ZERO A FEW KEY VALUES
      IA(317)=0
C ADD PERSON TYPE AND FAMILY NUMBER TO RECORD
      IA(321)=IFAM
C
C CALCULATE NET INCOME
C NET INCOME EQUALS EARNED INCOME MINUS WITHHOLDING (TAXES)-WORK EXPENSES
C
      JMAR=IMAR
      NDEPS=IMAR+NKDS
      IF (IPERS.NE.4) GO TO 12
      NDEPS=1
      JMAR=1
12    CONTINUE
      NINCE=0
      ITAX=0
      INCE=IA(319)
      INCERN=INCE-NDEPS*INCDED
      IF(INCERN.LE.0) GO TO 14
      INC=INCERN/500+1
      IF(INC.LT.52) GO TO 13
      GO TO (131,132), JMAR
131   CONTINUE
C PERSON IS INDIVIDUAL
      ITAX=.4*INCERN-1433
      GO TO 135
132   CONTINUE
C PERSON IS MARRIED
      ITAX=.41*INCERN-2658
      GO TO 135
13    CONTINUE
      IF (INC.LT.1) INC=1
      ITAX=IWITH(INC,JMAR)
135   CONTINUE
C ASSUME 80 DOLLARS PER MONTH WORK EXPENSES, I.E. 960 YEARLY
14    CONTINUE
      NINCE=INCE-ITAX-960
      IF (NINCE.LT.0) NINCE=0
```

```
0039              IA(325)=NINCE
0040              NINC=NINCE+IA(320)
0041              IA(318)=NINC
0042              IA(322)=IPERS
           C IPERS RETURNED AS ZERO INDICATES NO SSI ELIGIBILITY
           C NOTE THIS ROUTINE CANNOT TEST FOR VLINDNESS
0043              IAG2=IA(7)
0044              IF ((IAG2.LT.65).OR.(IAG2.GT.95)) GO TO 20
           C PERSON IS AGED
0045              ISSI=2
0046              IA(323)=2
0047              RETURN
0048       20     CONTINUE
0049              ISSI=1
0050              IF (IA(18).EQ.4) GO TO 25
0051              IF ((IA(122).LT.122).OR.(IA(122).EQ.999)) GO TO 30
           C PERSON IS DISABLED
           C NOW SEE IF PERSON IS TOTALLY DISABLED
0052              IF (IA(122).LT.300) GO TO 35
0053       25     CONTINUE
0054              IA(323)=1
0055              RETURN
0056       30     CONTINUE
0057              ISSI=0
0058       35     CONTINUE
           C PERSON IS NOT ELIGIBLE FOR SSI
0059              IA(325)=0
0060              IPERS=0
0061              RETURN
0062              END
```

```
FORTRAN IV G LEVEL  21                 SSIEL              DATE = 75344          09/15/09           PAGE 0003

  *OPTIONS IN EFFECT*  ID,EBCDIC,SOURCE,NOLIST,NODECK,LOAD,NOMAP
  *OPTIONS IN EFFECT*  NAME = SSIEL    , LINECNT =       56
  *STATISTICS*    SOURCE STATEMENTS =        62,PROGRAM SIZE =      1254
  *STATISTICS*  NO DIAGNOSTICS GENERATED
```

```
0001                SUBROUTINE SSIBEN(/IHEAD/,/IWIFE/,/ICHILD/,/IPERS/)
          C
          CTHIS SUBROUTINE  DOES ALL SSI CALCULATIONS
          C
0002                COMMON /BENCOM/ IFILE,ISSBEN(2,2),MA(15),MAONE,MATWO,IYNGBN,
              1         IOLDBN,IAFDC(15,2),IPROG,MDOL,NBEN,IADHN
0003                COMMON /SIBCOM/ NKDS,IMAR,LIVING,IFAMOT,ISSINC,NKDSSI,INCDEM,
              1         IFS,IFLAG2,NINCF,IFAMAS
0004                COMMON /DATCOM/ MASIST(15),INCDED,IASSI(2),IASAFD,MASONE,MASTWO,
              1         IWITH(51,2)
0005                DIMENSION IHEAD(1),IWIFE(1),ICHILD(1)
          C
          C FIRST WE MUST CALCULATE HOW MUCH MONEY MUST BE DEEMD FROM THE REST OF THE
          C FAMILY AND JUST HOW MUCH SSI COUNTABLE INCOME THE FILING UNIT HAS
          C NOTE THAT THIS ROUTINE HANDLES BOTH HEAD AND SPOUSE SIMULTANEOUSLY
          C
0006                GO TO (10,20,30,40), IPERS
0007      10        CONTINUE
          C HEAD ONLY IS CATEGORICALLY ELIGIBLE FOR SSI
0008                MECCOV=IHEAD(316)
          C FIGURE HEAD'S COUNTABLE SSI INCOME
          C FIRST SUBTRACT $20 FROM UNEARNED INCOME ($240 YEARLY)
0009                ISSINC=IHEAD(320)-240
          C NEXT SUBTRACT $65 FROM EARNED INCOME (780 YEARLY)
0010                INCERN=(IHEAD(319)-780)/2
          C AND DIVIDE THE REMAINDER BY TWO
0011                IF (INCERN.LT.0) INCERN=0
          C ADD THE REMAINDER OF UNEARNED INCOME (EVEN IF IT IS NEGATIVE)
0012                ISSINC=ISSINC+INCERN
0013                IF (ISSINC.LT.0) ISSINC=0
0014                IS=1
          C IS IS THE FILING SIZE
0015                IF (IMAR.EQ.1) GO TO 18
          C PERSON IS MARRIED - FIGURE WIFE'S DEEMED INCOME
0016                INCERN=IWIFE(319)-780
0017                IF (INCERN.LT.0) INCERN=0
          C DEEMED INCOME IS COMPUTED WITH A $73 DOLLAR DEDUCTION FOR SPOUSE AND A $65 DED
          C UCTION FOR EACH NON-ELIGIBLE CHILD UNDER 18 OR UNDER 21 IN SCHOOL(876,780 YRLY
0018                INCDEM=INCERN+IWIFE(320)-876-NKDS*780
0019                IF (INCDEM.LT.0) INCDEM=0
          C DEEMED INCOME IS SPLIT OVER THE NUMBER OF RECEIPIENTS IN THE FAMILY
0020                INCDEM=INCDEM/(1+NKDSSI)
          C SSI COUNTABLE INCOME IS HEAD'S PLUS SPOUSE'S DEEMED
0021                ISSINC=ISSINC+INCDEM
0022      18        CONTINUE
          C FAMILY MUST PASS ASSETS TEST.
0023                IF(IFAMAS.LT.IASSI(IMAR)) GO TO 19
          C ADD EXCESS ASSETS TO INCOME
0024                IADD=17*(IFAMAS-IASSI(IMAR))/(NKDSSI+1)
0025                INCDEM=INCDEM+IADD
0026                ISSINC=ISSINC+IADD
0027      19        CONTINUE
0028                KBEN=ISSBEN(1,LIVING)
          C LIVING IS LIVING ARRANGEMENT
```

```
              IF (ISSINC.GT.KBEN) GO TO 65
      C HEAD RECEIVES DIFFERENCE IN BENEFITS
              IFILE=IFILE+1
              IPROG=1
              NBEN=KBEN-ISSINC
              MDCL=MEDCOV
              IFLAG2=1
      C IFLAG2 MEANS THAT ONE PERSON IN THE FAMILY IS ALREADY ON SSI AND THUS DEEMED
      C INCOME HAS ALREADY BEEN CALCULATED
      63      CONTINUE
              IFS=IFS-1
              MINCF=MINCF-IHEAD(318)
              IFAMOT=IFAMOT-MEDCOV
              IFAMAS=IFAMAS-IHEAD(324)
              CALL AFDOUT(IHEAD(1))
              IF (IPERS.EQ.3) GO TO 73
              RETURN
      65      CONTINUE
      C CHECK TO SEE IF HEAD IS ELIGIBLE FOR MA-SSI
      C
      C NOTE THAT INCOME USED IN MA-SSI ELIGIBILITY DETERMINATION IS SSI COUNTABLE
      C INCOME
      C
              NETINC=ISSINC
              IF (NETINC.GT.MAONE) GO TO 68
              IPROG=3
              NBEN=0
              IFILE=IFILE+1
              MDCL=MEDCOV
              GO TO 63
      68      CONTINUE
      C WELL PERHAPS HE IS ELIGIBLE FOR SPEND DOWN
              MEDCOV=MEDCOV*2
              ISDOWN=NETINC-MEDCOV
              IF (ISDOWN.GT.MAONE) GO TO 70
      C YES INDEED HE IS ELIGIBLE FOR SPEND DOWN
              IPROG=6
              IFILE=IFILE+1
              NBEN=0
              MDCL=MEDCOV-NETINC+MAONE
              MDCL=MDCL/2
              MEDCOV=MEDCOV/2
              GO TO 63
      70      CONTINUE
      C YOU HAD NO SSI BENEFITS FOR YOU, BUT AT LEAST YOUR FAMILY IS ELIGIBLE FOR AFDC
              IPERS=0
              RETURN
      20      CONTINUE
      C SPOUSE ONLY IS CATEGORICALLY ELIGIBLE FOR SSI
              MDCL=IWIFE(316)
              IS=1
              INCERN=(IWIFE(319)-780)/2
              IF (INCERN.LT.0) INCERN=0
              ISSINC=INCERN+IWIFE(320)-240
```

```
      IF (ISSINC.LT.0) ISSINC=0
C FIGURE HUSBANDS DEEMED INCOME.
      INCERN=IHEAD(319)-780
      IF (INCERN.LT.0) INCERN=0
      INCDEM=INCERN+IHEAD(320)-876-NKDS*780
      INCDEM=INCDEM/(1+NKDSSI)
      ISSINC=ISSINC+INCDEM
      IF (ISSINC.LT.0) ISSINC=0
C ADD ANY EXCESS ASSETS TO NET INCOME
      IF (IFAMAS.LT.IASSI(2)) GO TO 22
      IADD=17*(IFAMAS-IASSI(2))/(NKDSSI+1)
      INCDEM=INCDEM+IADD
      ISSINC=ISSINC+IADD
22    CONTINUE
      KBEN=ISSBEN(1,LIVING)
      IF (ISSINC.GT.KBEN) GO TO 75
C SPOUSE RECEIVES DIFFERENCE IN BENEFITS
      IFILE=IFILE+1
      IPROG=1
      NBEN=KBEN-ISSINC
      IFLAG2=1
      IFAMCT=IFAMOT-MDOL
73    CONTINUE
      IFAMAS=IFAMAS-IWIFE(324)
      IFS=IFS-1
      NINCF=NINCF-IWIFE(318)
      CALL AFDOUT(IWIFE(1))
      RETURN
C SPOUSE IS NOT INDIVIDUALLY ELIGIBLE FOR MA-SSI IN MASS.
75    CONTINUE
      IPERS=0
      RETURN
30    CONTINUE
C BOTH HEAD AND SPOUSE ARE CATEGORICALLY ELIGIBLE
      IS=2
      MEDCOV=IWIFE(316)+IHEAD(316)
C FIND COUPLE'S SSI COUNTABLE INCOME
      INCERN=(IHEAD(319)+IWIFE(319)-780)/2
      IF (INCERN.LT.0) INCERN=0
      IF (ISSINC.LT.0) ISSINC=0
      ISSINC=INCERN+IHEAD(320)+IWIFE(320)-240
      INCDEM=0
C ADD ANY EXCESS ASSETS TO NET INCOME
      IF(IFAMAS.LT.IASSI(2)) GO TO 32
      INCDEM=17*(IFAMAS-IASSI(2))/(NKDSSI+2)
      ISSINC=ISSINC+INCDEM
32    CONTINUE
      KBEN=ISSBEN(2,LIVING)
      IF (ISSINC.GT.KBEN) GO TO 80
C SPOUSE AND HEAD RECEIVE DIFFERENCE IN BENEFITS
      IFILE=IFILE+1
      IPROG=1
      IFLAG2=1
      MDOL=MEDCOV
```

```
              NBEN=KBEN-ISSINC
              GO TO 43
      80      CONTINUE
      C WELL MAYBE COUPLE IS ELIGIBLE FOR MA-SSI
              NETINC=ISSINC
              IF (NETINC.GT.MATWO) GO TO 85
              IFILE=IFILE+1
      C YES FOLKS THEY ARE ON MA-SSI
              IPROG=3
              MDOL=MEDCOV
              NBEN=0
              GO TO 43
      85      CONTINUE
      C LAST CHANCE PERHAPS THEY  CAN GET ON SPEND DOWN
              MEDCOV=MEDCOV*2
              ISDOWN=NETINC-MEDCOV
              IF (ISDOWN.GT.MATWO) GO TO 75
      C YES YES YES
              IFILE=IFILE+1
              IPROG=4
              NBEN=0
              MDOL=MEDCOV-NETINC+MATWO
              MDOL=MDOL/5
              MEDCOV=MEDCOV/2
              GO TO 43
      40      CONTINUE
      C CHILD UNDER 21 IS DISABLED
              MEDCOV=ICHILD(316)
      C FIGURE CHILDS COUNTABLE INCOME
              INCERN=(ICHILD(319)-780)/2
              IF (INCERN.LT.0) INCERN=0
              ISSINC=INCERN+ICHILD(320)-240
              IF (ISSINC.LT.0) ISSINC=0
      C
      C CHILDREN UNDER 21 ARE ALWAYS CONSIDERED TO BE MEMBERS OF THE FAMILY
      C
      43      CONTINUE
      C
      C IF SPOUSE OR HEAD OR OTHER CHILD IS ELIGIBLE DEEMED INCOME IS ALREADY
      C CALCULATED
      C
              IF (IFLAG2.EQ.1) GO TO 52
              INCERN=0
              INCUN=0
              IF (IMAR.EQ.1) GO TO 50
      C WIFE IS PRESENT , SECOND PARENT GETS $73 DEDUCTION
              INCUN=IWIFE(320)-876
              INCERN=IWIFE(319)
      50      CONTINUE
              INCERN=INCERN+IHEAD(319)-780
              IF (INCERN.LT.0) INCERN=0
              INCUN=INCUN-780*NKDS
              INCDEM=(INCERN+INCUN+IHEAD(320)-1752)/NKDSSI
              IF (INCDEM.LT.0) INCDEM=0
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```
 0157                 IF (NFAMAS.LT.IASSI(2)) GO TO 57
            C ADD ANY EXCESS ASSETS TO NET INCOME
 0158                 NFAMAS=IFAMAS+ICHILD(324)
 0159                 IADD=17*(NFAMAS-IASSI(2))/NKDSSI
 0160                 INCDEM=INCDEM+IADD
 0161        57       CONTINUE
 0162        52       CONTINUE
 0163                 ISSINC=ISSINC+INCDEM
 0164        60       CONTINUE
            C CHILD IS LIVING WITH HEAD
  165                 KBEN=ISSBEN(1,2)
 0166                 IF (ISSINC.GT.KBEN) GO TO 95
 0167                 IPROG=1
 0168                 MBEN=KBEN-ISSINC
 0169                 IFILE=IFILE+1
 0170                 IFLAG2=1
 0171                  MDOL=MEDCOV
 0172                 CALL RFDOUT(ICHILD(1))
 0173                 RETURN
 0174        95       CONTINUE
 0175                 IF (ICHILD(315).NE.1) RETURN
 0176                 NINCF=NINCF+ICHILD(318)
 0177                 IFAMOT=IFAMOT+MEDCOV
 0178                 IFAMAS=IFAMAS+ICHILD(324)
 0179                 IFS=IFS+1
 0180                 NKDS=NKDS+1
 0181                 RETURN
 0182                 END
```

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FORTRAN IV G LEVEL  21                 SSIBEN            DATE = 75344        09/15/09          PAGE 0006

  *OPTIONS IN EFFECT*  ID,EBCDIC,SOURCE,NOLIST,NODECK,LOAD,NOMAP
  *OPTIONS IN EFFECT*  NAME = SSIBEN  , LINECNT =        56
  *STATISTICS*    SOURCE STATEMENTS =       182,PROGRAM SIZE =      3166
  *STATISTICS*  NO DIAGNOSTICS GENERATED
```

```
FORTRAN IV G LEVEL  21                AFDC              DATE = 75344         09/15/09                PAGE 0001

 0001                SUBROUTINE AFDC( NHED,NSPS,/NPERS/,   NKIDS,/IA/,  IENTRY)
 0002                COMMON /SIBCOM/ NKDS,JMAR,LIVING,IFAMOT,ISSINC,NKDSSI,INCDEM,
                1        IFS,IFLAG2,MINCF,IFAMAS
 0003                COMMON /EXTRA/ MEDYES
 0004                COMMON /BENCOM/ IFILF,ISSBEN(2,2),MA(15),MAONE,MATWO,IYNGBN,
                1        IOLDBN,IAFDC(15,2),IPROG,MDCL,NBEN,IADRN
 0005                COMMON /AFDC2/ MDOLT,NINC2,NINAFD,IAG21,MAGE,IASSET
 0006                COMMON /DATCOM/ MASTST(15),INCDED,IASSI(2),IASAFD,MASONE,MASTWO,
                1        IWITH(51,2)
              C
              C THIS SUBROUTINE EXAMINES EACH PERSON IN THE FAMILY , IT ASSUMES THAT ALL FAMIL
              C Y MEMBERS ARE CATEGORICALLY ELIGIBLE UNLESS THEY HAVE ALREADY BEEN CLASSIFIED
              C IN SSIBEN OR UNLESS THE SUBROUTINE HAS BEEN TOLD (IENTRY=1) THAT THE FAMILY
              C IS ONLY ELIGIBLE FOR MA-21. THE SUBROUTINE ADDS ITS CALCULATED INFORMATION TO
              C EACH NON-PREVIOUSLY CLASSIFIED RECORD
              C
              C NKIDS NOW MEANS THE TOTAL NUMBER OF CHILDREN UNDER 21 IN THE FAMILY
              C
 0007                DIMENSION NPERS(4),IA(1),MEDO(15),MINC(15),NAGE(15),IELAF(15),
                1        MA21(15),MASS(15)
 0008                NPERS(1)=NHED
 0009                NPERS(2)=NSPS
 0010                NADULT=0
 0011                IFLAGS=0
 0012         5      CONTINUE
 0013                JSTOP=NKIDS+2
 0014                NYNG=0
 0015                NOLD=0
 0016                KIDDOL=0
 0017                NAFDC=0
 0018                NMA21=0
 0019                MEDUMA=0
 0020                INCAFD=0
 0021                NASSET=0
 0022                INCMA=0
              C
              C TIME TO CALCULATE AFDC INCOME OF THE FAMILY, STATE COUNTABLE INCOME OF
              C POTENTIAL MA-21S, ETC.
              C
 0023                DO 100  J=1,JSTOP
 0024                L=J
 0025                IAG21=4
 0026                ISUB=NPERS(J)
 0027                IF (ISUB.GT.0) CALL INAFDC(IA(ISUB),L)
 0028                IELAF(J)=0
 0029                NAGE(J)=IAG21
              C PERSONS ALREADY CLASSIFIED GET A IAG21 VALUE OF 4
 0030                GO TO (10,30,19,100), IAG21
 0031        10      CONTINUE
 0032                KIDDOL=KIDDOL+MDOUT
              C WE MUST ADD DIFFERENT AMOUNTS TO THE AFDC STANDARD BUDGET DEPENDING ON THE
              C AGE OF THE CHILD. MAGE =1 WHEN AGE<7,2 WHEN 6<AGE<13,AND 3 WHEN 12<AGE<21
              C ALSO MAGE =1 WHEN A SPOUSE IS UNDER 21 (HERE IAG21=1)
 0033                GO TO (20,15,17),MAGE
```

```
 0034         15     CONTINUE
              C CHILD 7-12
 0035                NYNG=NYNG+1
 0036                GO TO  20
 0037         17     CONTINUE
              C CHILD 13-17
 0038                NOLD=NOLD+1
 0039                GO TO 20
 0040         19     CONTINUE
 0041                IF(IFLAGS.EQ.1) NADULT=1
 0042                IFLAGS=1
 0043         20     CONTINUE
              C PERSON IS CATEGORICALLY ELIGIBLE FOR AFDC
 0044                IELAF(J)=1
 0045                NAFDC=NAFDC+1
 0046                INCAFD=INCAFD+NINAFD
 0047                GO TO 100
 0048         30     CONTINUE
              C PERSON UNDER 21 BUT NOT AFDC CHILD
 0049                IELAF(J)=1
 0050                KIDDOL=KIDDOL+MDOUT
 0051                NMA21=NMA21+1
 0052                MEDOMA=MEDOMA+MDOUT
 0053                INCMA=INCMA+NINC2
 0054                NASSET=NASSET+IASSET
 0055         100    CONTINUE
 0056                IF (IENTRY.EQ.1) GO TO 160
              C
              C AFDC ELIGIBILITY TEST
              C
              C PERSONS 18-21 NOT IN SCHOOL ARE NOT ELIGIBLE TO BE PART OF A CASH UNIT FOR AFD
              C C, BUT THEY ARE COVERED BY MEDICAID IF THE FAMILY GETS ON AFDC
              C ADD ANY EXCESS ASSETS TO NET INCOME
 0057                IF (IFAMAS.GT.IASAFD) INCAFD=INCAFD+17*(IFAMAS-IASAFD)
              C CALCULATE POTENTIAL BENEFITS
 0058                IBENAF=IAFDC(NAFDC,LIVING)+NYNG*IYNGBN+NOLD*IOLDBN+NADULT*IADBN
 0059                IF (INCAFD.GT.IBENAF) GO TO 120
              C FAMILY RECEIVES DIFFERENCE IN BENEFITS
 0060                NBEN=IBENAF-INCAFD
 0061                IPROG=2
              C ADD MEDICAL EXPENSES OF CHILDREN 18-21 NOT IN SCHOOL SINCE FAMILY IS ELIGIBLE
 0062                MDCL=IFAMOT+MEDOMA
 0063                IFILF=IFILF+1
 0064         110   CONTINUE
 0065                DO 115 J=1,JSTOP
 0066                IF (IELAF(J).NE.1) GO TO 115
 0067                ISUB=NPERS(J)
 0068                CALL AFDOUT(IA(ISUB))
 0069         115    CONTINUE
 0070                MEDYES=1
 0071                RETURN
 0072         120    CONTINUE
              C FAMILY DID NOT GET ON AFDC, NOW PUT THE 18-21 YEAR OLDS BACK INTO THE.
              C FAMILY
```

```
0073              IFAMAS=IFAMAS+NASSET
0074              NINCF=NINCF+INCMA
0075              IFAMOT=IFAMOT+MEDOMA
0076              NAFDC =NAFDC+NMA21
        C ADD ANY EXCESS ASSETS TO NET INCOME
0077              IF(IFAMAS.GT.MA(NAFDC)) NINCF=NINCF+17*(IFAMAS-MA(NAFDC))
        C NOW SEE IF FAMILY IS ELIGIBLE FOR MA
0078              IF (NINCF.GT.MA(NAFDC)) GO TO 130
        C MA PAYS ARE HERE AGAIN ...
0079              IFILE=IFILE+1
0080              NBEN=0
0081              IPROG=4
0082              MDCL=IFAMOT
0083              GO TO 110
0084        130   CONTINUE
        C WELL MAYBE WE CAN GET THEM ON SPEND DOWN
0085              IFAMOT=IFAMOT*2
0086              ISPEND=NINCF-IFAMOT
0087              IF(ISPEND.GT.MA(NAFDC)) GO TO 150
        C FAMILY IS SPEND DOWNER
0088              NBEN=0
0089              IPROG=7
0090              IFILE=IFILE+1
0091              MDCL=IFAMOT-NINCF +MA(NAFDC)
0092              MDCL=MDCL/2
0093              IFAMOT=IFAMOT/2
0094              GO TO  110
0095        150   CONTINUE
0096              IFAMOT=IFAMOT/2
0097        151   CONTINUE
        C
        C NOPE - NO BENEFITS FOR THIS FAMILY
0098              IFILE=IFILE+1
0099              MEDYES=0
0100              IPROG=0
0101              MDCL=0
0102              NBEN=0
0103              GO TO 110
0104        160   CONTINUE
        C
        C MA-21 ELIGIBILITY TEST ONLY
        C
        C ADD INCOME AND ASSETS OF ALL UNDER21S IN THE FAMILY
0105              MACOL=MEDOMA+IFAMOT
0106              N21=NAFDC+NMA21
0107              INCMA=INCMA+NINCF
0108              IFAMAS=IFAMAS+NASSET
0109              MALEVL=MA(N21)
        C ADD ANY EXCESS ASSETS TO NET INCOME
0110              IF (IFAMAS.GT.MA(N21)) INCMA=INCMA+17*(IFAMAS-MA(N21))
0111              IF (INCMA.GT.MALEVL) GO TO 190
        C HURRAY WE GOT THE KIDS ON MA-21
0112              MDCL=KIDCOL+MEDOMA
0113              NPROG=5
```

```
 165    CONTINUE
        IFILE=IFILE+1
        NGEN=0
        IPROG=NPROG
        DO 180 J=1,JSTOP
        MAG=NAGE(J)
        IF (MAG.EQ.4) GO TO 180
        MEDYES=1
        IF (MAG.GT.2) MEDYES=0
        ISUB=NPERS(J)
        CALL AFDOUT(IA(ISUB))
 180    CONTINUE
        MEDYES=1
        RETURN
 190    CONTINUE
C LAST CHANCE FO FAMILY IS SPEND DOWN
        MADOL=MADOL*2
        ISPEND=INCMA-MADOL
        IF (ISPEND.GT.MALEVL) GO TO 151
        NPROG=8
        KIDDOL=KIDDOL+MEDCMA
        KIDDOL=KIDDOL*2
        IFLAG=INCMA-MALEVL-MADOL+ KIDDOL
        IF (IFLAG) 195,195,198
 195    CONTINUE
C PARENTS MEDICAL COSTS ALONE BRING FAMILY BELOW SPEND DOWN LINE
C ALL CHILDREN'S COSTS ARE COVERED
        MDCL=KIDDOL
        MDCL=MDCL/2
        MADOL=MADOL/2
        GO TO 165
 198    CONTINUE
C SOME OF THE CHILDREN'S MEDICAL COSTS MUST BE APPLIED TO SPEND DOWN
        MDCL=KIDDOL-IFLAG
        MDCL=MDCL/2
        MADOL=MADOL/2
        GO TO 165
C THIS IS WHERE 18-21 MA-21 ONLY ELIGIBILITY TEST WENT   BEFORE IT WAS ELIMINATE
        END
```

```
FORTRAN IV G LEVEL  21                    AFDC                 DATE = 75344          09/15/09              PAGE 0005

  *OPTIONS IN EFFECT*  ID,EBCDIC,SOURCE,NOLIST,NODECK,LOAD,NOMAP
  *OPTIONS IN EFFECT*  NAME = AFDC    , LINECNT =       56
  *STATISTICS*    SOURCE STATEMENTS =       147,PROGRAM SIZE =      2946
  *STATISTICS*  NO DIAGNOSTICS GENERATED
```

```
FORTRAN IV G LEVEL  21                 READST             DATE = 75344            09/15/09                PAGE 0001

 0001                  SUBROUTINE READST
 0002                  COMMON /REPCOM/ KLSTRT,NUMPER,IAGE,ISEX,ITYP,ICOUNT,ISTOP,
                     1     MADSTA,WTHEAD,WT
 0003                  COMMON /BENCOM/ IFILE,ISSBEN(2,2),MA(15),MAONE,MATWO,IYNGBN,
                     1     IOLDBN,IAFDC(15,2),IPROG,MDOL,NBEN,IADBN
 0004                  COMMON /EXTRA/ MEDYES
 0005                  REAL*4 IMDS,INONOB,IHOB,IOPD,IMDSH,IMDH,IMDO,IMDHME,IMDEYE,IMDOB,
                     1     IPDRUG,INPDRG,INMD,IOTHER,IDENT,IINCFX,IINCUX
 0006                  DIMENSION IVECT(1500),RVECT(6500)
 0007                  COMMON /CRTCOM/ IRX1,IRX2,IRX3,IRX4,IRX5,IRX6,IRX7,IRX8,IRX9,
                     1     IADD1,IADD2,IADD3,IADD4,IADD5,IADD6,IADD7,IADD8,IADD9,
                     2     KADD1,KADD2,KADD3,KADD4,KADD5,KADD6,KADD7,KADD8,KADD9
 0008                  COMMON /CRSTBX/ I1,I2,I3,I4,I5,I6,I7,I8,I9,I10,I11,I12,I13,I14,
                     1 I15,I16,I17,I18,I19,I20,IR1,IR2,IR3,IR4,IR5,IR6,IR7,IR8,IR9,
                     2     IR10,IR11,IR12,IR13,IR14,IR15,NUMR,NUMC,MAXR,NUMTAB
 0009                  COMMON /CRST1/  IRX10,IRX11,IRX12,IRX13,IRX14,IRX15,IRX16,IRX17,
                     1     IRX18,IRX19,IADD10,IADD11,IADD12,IADD13,IADD14,IADD15,IADD16,
                     2   IADD17,IADD18,IADD19,KADD10,KADD11,KADD13,KADD14,KADD15,KADD16,
                     3   KADD17,KADD18,KADD19
 0010                  ISIZE=1500
 0011                  IRSIZE=6500
 0012                  IOPTS=2
 0013                  CALL CRSTAB(ISIZE,IRSIZE,IOPTS)
 0014                  CALL CSTINI (IVECT(I1),IVECT(I2),IVECT(I3),IVECT(I4),IVECT(I5),
                     1     IVECT(I6),IVECT(I7),IVECT(I8),IVECT(I9),IVECT(I10),
                     2     IVECT(I11),IVECT(I12),IVECT(I13),IVECT(I14),IVECT(I15),
                     3     IVECT(I16),IVECT(I17),IVECT(I18),IVECT(I19),IVECT(I20),
                     4     RVECT(IR1),RVECT(IR2),RVECT(IR3),RVECT(IR4),RVECT(IR5),
                     5     RVECT(IR6),RVECT(IR7),RVECT(IR8),RVECT(IR9),RVECT(IR10),
                     6     RVECT(IR11),RVECT(IR12),RVECT(IR13),RVECT(IR14),RVECT(IR15))
 0015                  INONOB=1.365
 0016                  IHOB=1.365
 0017                  IOPD=1.365
 0018                  IMDSH=1.196
 0019                  IMDS=1.217
 0020                  IMDH=1.238
 0021                  IMDO=1.257
 0022                  IMDHME=1.235
 0023                  IMDEYE=1.225
 0024                  IMDOB=1.213
 0025                  IPDRUG=1.008
 0026                  INPDRG=1.098
 0027                  INMD=1.194
 0028                  IOTHER=1.194
 0029                  IDENT=1.220
 0030                  IINCFX=1.330
 0031                  IINCUX=1.439
 0032                  INFILE=0
 0033                  ILAST=1
 0034                  INCFIL=0
 0035                  ICOUNT=1
 0036                  KLSTRT=3
 0037                  NUMPER=0
 0038                  HELPD=0
```

```
 0039                ACTBEN=0
 0040                IARD=1
 0041                MINONE=-1
 0042                IZERO=0
 0043                KFAMID=0
 0044                ISTOP=0
 0045                ILAST=1
 0046                KKK=5000
 0047                INFILE=0
 0048                INCFIL=0
 0049                ACTHEN=0
 0050                KELPD=0
 0051                BINARY=1
 0052                RETURN
 0053                ENTRY IAREAD(/IA/,ISTART,*)
            C
            C THIS SUBROUTINE DOES ALL THE READING AND WRITING
            C
 0054                DIMENSION IA(1),WT1(30),WT2(30),IB(1),SEG1(30)
 0055       10       CONTINUE
 0056                NUMPER=NUMPER+1
 0057                READ (10,END=999) IFAMID,NPER,(IA(I),I=1,29),WT1(NPER),
                1       (IA(I),I=31,37),SEG1(NPER),IA(39),WT,(IA(I),I=41,310)
 0058                IA(MINONE)=IFAMID
 0059                IA(IZERO)=NPER
            C IA(30),IA(38),IA(40) ALL HAVE NO VALUE
 0060                IF (IFAMID.EQ.KFAMID) GO TO 100
            C NEW HOUSEHOLD SEEN
 0061                ICOUNT=ICOUNT+1
 0062                KFAMID=IFAMID
 0063                ISAVE=ISTART
            C SAVE THE SPACE USED BY THIS RECORD FROM BEING WRITTEN ON
 0064                KLSTRT=-324
 0065                IF (ISAVE.EQ.3) KLSTRT=3
 0066                RETURN 1
 0067                ENTRY MIDRED(*)
            C
            C WE HAVE JUST ENTERED AFTER COMPLETING CALCULATIONS ON THE LAST HOUEHOLD.
            C WE ALREADY HAVE THE FIRST RECORD OF THE NEXT HOUSEHOLD WHICH STARTS AT ISAVE.
            C NOW DO THE APPROPRIATE CALCULATIONS
            C
 0068       100      CONTINUE
 0069                WT2(NPER)=WT
 0070                IAGE=IA(1)
 0071                IAFDCX=3
 0072                IF (IAGE.GT.20) GO TO 105
 0073                IAFDCX=2
 0074                IF ((IAGE.LT.18).OR.(IA(4).EQ.2)) IAFDCX=1
 0075       105      CONTINUE
            C IAFDCX IS AGE CODE
 0076                IA(315)=IAFDCX
 0077                ISEX=IA(3)
            C MAKE SURE ISEX IS IN APPROPRIATE RANGE
 0078                GO TO (110,110), ISEX
```

```
 0079                ISEX=1
 0080          110   CONTINUE
               C ITYP IS RELATIONSHIP TO HEAD
 0081                ITYP=IA(29)
 0082                IF ((ITYP.GT.11).OR.(ITYP.LT.1)) ITYP=11
 0083                IF (ITYP.EQ.1) WTHEAD=WT
 0084                MARSTA=IA(36)
 0085                IF ((MARSTA.LT.1).OR.(MARSTA.GT.5)) MARSTA=5
               C
               C CALCULATION OF MEDICAL CARE COSTS
               C
 0086                TOTMED =IA(189)*INCNOB+IA(196)*IHOB+IA(205)*IOPD+IA(212)*IMDSH+
                   1     IA(221)*IMDS+IA(228)*IMDH+IA(237)*IMDO+IA(244)*IMDHME+
                   2     IA(253)*IMDEYE+IA(260)*IMDOB+IA(269)*IPDRUG+IA(276)*INPDRG+
                   3     IA(285)*INMD+IA(292)*IOTHER+IA(301)*IDENT
 0087                OUTMED =IA(188)*INCNOB+IA(195)*IHOB+IA(204)*IOPD+IA(211)*IMDSH+
                   1     IA(220)*IMDS+IA(227)*IMDH+IA(236)*IMDO+IA(243)*IMDHME+
                   2     IA(252)*IMDEYE+IA(259)*IMDOB+IA(268)*IPDRUG+IA(275)*INPDRG+
                   3     IA(284)*INMD+IA(291)*IOTHER+IA(300)*IDENT
 0088                WELMED =IA(186)*INCNOB+IA(193)*IHOB+IA(202)*IOPD+IA(209)*IMDSH+
                   1     IA(218)*IMDS+IA(225)*IMDH+IA(234)*IMDO+IA(241)*IMDHME+
                   2     IA(250)*IMDEYE+IA(257)*IMDOB+IA(266)*IPDRUG+IA(273)*INPDRG+
                   3     IA(282)*INMD+IA(289)*IOTHER+IA(298)*IDENT
 0089                IA(316)=WELMED+OUTMED
 0090                IA(313)=WELMED
 0091                IA(312)=OUTMED
 0092                IA(311)=TOTMED
               C
               C CALCULATION OF ADJUSTED GROSS INCOME
               C
 0093                IA(319)=IA(148)*IINCFX
 0094                INCUN=IA(149)*IINCLX
               C
               C SEE WHAT SOURCES OF UNEARNED INCOME HE HAS. IF HE HAS WELFARE INCOME WE WANT T
               C TO DISREGARD IT. IF HE HAS RENT AND INTEREST INCOME WE WANT TO PUT THE TOTAL O
               C OF SUCH INCOME IN IA(324). WHEN MORE THAN ONE SOURCE IS OBSERVED, DOLLARS ARE
               C DIVIDED EVENLY AMONG SOURCES
               C
 0095                 KWEL=0
 0096                KRENT=0
 0097                KDIV=0
 0098                NUMERN=0
               C DID PERSON GET INTEREST OR DIVIDENDS
 0099                IF(IA(15).NE.1) GO TO 93
 0100                KDIV=1
 0101                NUMERN=1
 0102          93    CONTINUE
               C DID PERSON RECEIVE ANY RENT
 0103                IF(IA(16).NE.2) GO TO 94
 0104                KRENT=1
 0105                NUMERN=NUMERN+1
 0106          94    CONTINUE
               C RECEIVE ANY WELFARE
 0107                IF (IA(26).NE.4) GO TO 96
```

```
              KWFL=1
C NOTE THAT IF THE PERSON HAS WELFARE HE IS ASSUMED TO HAVE NO RENT OR INTEREST
C INCOME SO THAT HE IS GUARENTEED OF PASSING THE ASSETS TEST.
              KDIV=0
              KRENT=0
              NUMERN=0
C NOTE THAT IF RECIPIENT GETS WELFARE, THE NUMERN GETS ADVANCED BELOW
   96         CONTINUE
              DO 121  I=3,14
              K=I
              IF (I.GT.8) K=I-8
              IF (IA(I+14).EQ.K) NUMERN=NUMERN+1
  121         CONTINUE
              IF (NUMERN.NE.0) GO TO 131
              IA(320)=INCUN
              IA(324)=0
              GO TO 141
  131         CONTINUE
              ISHARE=INCUN/NUMERN
C COMPUTE RENT AND INTEREST INCOME
              IA(324)=(KDIV+KRENT)*ISHARE
C SUBTRACT WELFARE INCOME
              IA(320)=INCUN-KWEL*ISHARE
  141         CONTINUE
C ZERO FILING UNIT
              IA(314)=0
              KLSTRT=KLSTRT+327
              IF (KLSTRT.EQ.ISAVE) KLSTRT=KLSTRT+327
              IF (KLSTRT.GT.4910) GO TO 10
              RETURN
  999         CONTINUE
C END OF TAPE
              ISTOP=1
              RETURN 1
              ENTRY AFDOUT(/IB/)
              IB(314)=IFILE
              IB(315)=IPROG
              IB(316)=MDCL
              IB(317)=NREN
              IB(325)=MEDYES
              GO TO 1000
              ENTRY TAXFIT(/IB/)
              IF (IB(314).GT.0)  RETURN
              IB(315)=0
              IB(316)=0
              IB(325)=0
 1000         CONTINUE
              NUMP=IB(IZERO)
              WRITE (12)      IB(MINONE),
           1                     NUMP,(IB(I),I=1,29),WT1(NUMP),(IB(I),I=31,37),
           2      SEG1(NUMP),IB(39),WT2(NUMP),(IB(I),I=41,325),WTHEAD
              I1=IB(MINONE)
              IF((IB(314).EQ.ILAST).AND.(I1.EQ.MKK)) GO TO 710
C
```

```
          C NOTE THAT THE TABLES BEFORE 710 ARE HAVING INFO ABOUT THE LAST FILING
          C NEW HOUSEHOLD SEEN. ADD VALUES TO TABLE FOR PREVIOUS FAMILY
          C UNIT ADDED NOT THE CURRENT UNIT
          C
0152      123     CONTINUE
0153              ENTRY LASTCL
          C ENTRY VIA LASTCL MEANS THIS IS THE VERY LAST FAMILY
0154                IF(ICTL.EQ.1) GO TO 525
0155              IR=INFILE
0156              IF(IR.LT.1) IR=1
0157              IF(IR.GT.6) IR=6
          C
0158              IC=ICTI
0159              RADD=WTH
0160              RTOTAD=RTOT2
0161              IV14=IR*IRX14+IADD14+IC
0162              RVECT(IV14)=RVECT(IV14)+RADD
0163              KV14=IR*IRX14+KADD14+IC
0164              RVECT(KV14)=RVECT(KV14)+RTOTAD
0165              IR=INCFIL/1000+1
0166              IF(IR.LT.1) IR=1
0167              IF(IR.GT.21) IR=21
0168              IV17=IR*IRX17+IADD17+IC
0169              RVECT(IV17)=RVECT(IV17)+RADD
0170              RADD=WTH*INFILE
0171              IV16=IR*IRX16+IADD16+IC
0172              RVECT(IV16)=RVECT(IV16)+RADD
0173              IF(ITOT1.EQ.0) GO TO 701
0174              IADD=INFILE
0175              IV6=IR*IRX6+IADD6+IC
0176              IVECT(IV6 )=IVECT(IV6 )+IADD
0177      701     CONTINUE
0178              IF(RTOT2.EQ.0) GO TO 702
0179              IV7=IR*IRX7+IADD7+IC
0180              RVECT(IV7 )=RVECT(IV7 )+RADD
0181      702     CONTINUE
0182              IF(XELDR.EQ.0) GO TO 703
0183              IV8=IR*IRX8+IADD8+IC
0184              RVECT(IV8 )=RVECT(IV8 )+RADD
0185      703     CONTINUE
0186              IF(RTOT4.EQ.0) GO TO 704
0187              IV9=IR*IRX9+IADD9+IC
0188              RVECT(IV9 )=RVECT(IV9 )+RADD
0189      704     CONTINUE
0190              IF(ACTREN.EQ.0) GO TO 705
0191              IV10=IR*IRX10+IADD10+IC
0192              RVECT(IV10)=RVECT(IV10)+RADD
0193      705     CONTINUE
0194              ITOTAD=ITOT1
0195              KV6=IR*IRX6+KADD6+IC
0196              IVECT(KV6 )=IVECT(KV6 )+ITOTAD
0197              RTOTAD=RTOT2
0198              KV7=IR*IRX7+KADD7+IC
0199              RVECT(KV7 )=RVECT(KV7 )+RTOTAD
```

```
 0200                RTOTAD=WELPD
 0201                KV8=IR+IRX8+KADD8+IC
 0202                RVECT(KV8 )=RVECT(KV8 )+RTOTAD
 0203                RTOTAD=RTOT4
 0204                KV9=IR+IRX9+KADD9+IC
 0205                RVECT(KV9 )=RVECT(KV9 )+RTOTAD
 0206                RTOTAD=ACTBEN
 0207                KV10=IR+IRX10+KADD10+IC
 0208                RVECT(KV10)=RVECT(KV10)+RTOTAD
 0209         525    CONTINUE
 0210                IF(ISTOP.EQ.1) RETURN
 0211                KKK=11
 0212                INFILE=0
 0213                INCFIL=0
 0214                ILAST=IB(314)
 0215                ACTBEN=0
 0216                WELPD=0
 0217                BINARY=1
 0218         710    CONTINUE
 0219                WTS=WT2(NUMP)
 0220                IF(WTS.GT.30) WTS=0
              C MULTIPLY BY 3.576 TO CORRECT FOR TOTAL POPULATION/1000
 0221                WTS=WTS*3.715
 0222                INCFIL=INCFIL+IB(319)+IB(320)
 0223                ICTL=IB(315)+1
 0224                IF((ICTL.GT.9).OR.(ICTL.LT.1)) ICTL=1
 0225                IC1=ICTL
 0226                IF(IB(325).NE.1) IC1=1
 0227                IF(IC1.NE.1) INFILE=INFILE+1
 0228                WTH=WTHEAD*3.715
 0229                RADD=WTS
 0230                XMCEAN=IB(14)*1.423
 0231                IRF=XMCEAN/1000+1
 0232                IF(IRF.GT.21) IRF=21
 0233                IF(IRF.LT.1) IRF=1
 0234                IR=IRF
 0235                ITOT1=IB(316)
 0236                RTOT2=WTS*ITOT1
 0237                RTOT3=WTS*IB(313)
 0238                WELPD=WELPD+RTOT3
 0239                RTOT4=WTS*IB(317)
 0240                XMERN=IB(109)*TINCUX
 0241                RTOT5=XMERN-IB(320)
 0242                IF (RTOT5.LT.10.) RTOT5=0.
 0243                RTOT5=RTOT5*WTS
 0244                ACTBEN=ACTBEN+RTOT5
 0245                IF(ITOT1.EQ.0) GO TO 801
 0246                IC=IC1
 0247                IADD=1
 0248                IV1=IR+IRX1+IADD1+IC
 0249                IVECT(IV1 )=IVECT(IV1 )+IADD
 0250                IC=ICTL
 0251                ITOTAD=ITOT1*BINARY
 0252                KV1=IR+IRX1+KADD1+IC
```

```
0253                IVECT(KV1 )=IVECT(KV1 )+ITOTAD
0254       801      CONTINUE
0255                IF(RTOT2.EQ.0) GO TO 802
0256                IC=IC1
0257                IV2=IR*IRX2+IADD2+IC
0258                RVECT(IV2 )=RVECT(IV2 )+RADD
0259                IC=ICT1
0260                RTOTAD=RTOT2*BINARY
0261                KV2=IR*IRX2+KADD2+IC
0262                RVECT(KV2 )=RVECT(KV2 )+RTOTAD
0263       802      CONTINUE
0264                IF(RTOT3.EQ.0) GO TO 803
0265                IC=IC1
0266                IV3=IR*IRX3+IADD3+IC
0267                RVECT(IV3 )=RVECT(IV3 )+RADD
0268                IC=ICT1
0269                RTOTAD=RTOT3
0270                KV3=IR*IRX3+KADD3+IC
0271                RVECT(KV3 )=RVECT(KV3 )+RTOTAD
0272       803      CONTINUE
0273                IF(RTOT4.EQ.0) GO TO 804
0274                IC=IC1
0275                IV4=IR*IRX4+IADD4+IC
0276                RVECT(IV4 )=RVECT(IV4 )+RADD
0277                IC=ICT1
0278                RTOTAD=RTOT4*BINARY
0279                KV4=IR*IRX4+KADD4+IC
0280                RVECT(KV4 )=RVECT(KV4 )+RTOTAD
0281       804      CONTINUE
0282                IF(RTOT5.EQ.0) GO TO 805
0283                IC=IC1
0284                IV5=IR*IRX5+IADD5+IC
0285                RVECT(IV5 )=RVECT(IV5 )+RADD
0286                IC=ICT1
0287                RTOTAD=RTOT5
0288                KV5=IR*IRX5+KADD5+IC
0289                RVECT(KV5 )=RVECT(KV5 )+RTOTAD
0290       805      CONTINUE
0291                IC=IC1
0292                IV15=IR*IRX15+IADD15+IC
0293                RVECT(IV15)=RVECT(IV15)+RADD
0294                IR=IP(6)
0295                IF ((IR.LT.1).OR.(IR.GT.21)) IR=15
0296                IV11=IR*IRX11+IADD11+IC
0297                RVECT(IV11)=RVECT(IV11)+RADD
0298                IR=IP(12)
0299                GO TO (956,956,956,961,961,961),IR
0300       956      CONTINUE
0301                IR=IP(11)
0302       961      CONTINUE
0303                IF((IR.LT.1).OR.(IR.GT.7)) IR=7
0304                IV12=IR*IRX12+IADD12+IC
0305                RVECT(IV12)=RVECT(IV12)+RADD
0306                IR=IP(1)
```

```
FORTRAN IV G LEVEL  21                    READST               DATE = 75344           09/15/09             PAGE 0008

 0307                     IF(IR.LT.1) IR=1
 0308                     IF(IR.GT.98) IR=98
 0309                     IV13=IR*IRX13+IADD13+IC
 0310                     RVECT(IV13)=RVECT(IV13)+RADD
 0311                     BINARY=0.
 0312                     RETURN
 0313                     END
```

```
FORTRAN IV G LEVEL  21                    READST              DATE = 75344          09/15/09              PAGE 0009

   *OPTIONS IN EFFECT*  ID,EBCDIC,SOURCE,NOLIST,NODECK,LOAD,NOMAP
   *OPTIONS IN EFFECT*  NAME = READST   , LINECNT =        56
   *STATISTICS*    SOURCE STATEMENTS =       313,PROGRAM SIZE =     41890
   *STATISTICS*  NO DIAGNOSTICS GENERATED
```

```
0001                SUBROUTINE DATA
            C
            C THIS SUBROUTINE SETS UP THE BENEFIT ARRAYS
            C AND READS IN THE TAX DATA AND SETS UP THE ASSETS TESTS DATA
            C
0002                COMMON /BENCOM/ IFILE,ISSBEN(2,2),MA(15),MAUNE,MATWO,IYNGBN,
                   $     IOLDBN,IAFDC(15,2),IPROG,MDOL,NBEN,IADBN
0003                COMMON /DATCOM/ MASTST(15),INCDED,IASSI(2),IASAFD,MASONE,MASTWO,
                   1     IWITH(51,2)
0004                READ (5,111) ((IAFDC(I,J),I=1,15),J=1,2)
0005        111     FORMAT(I4,14I5)
0006                READ (5,111) (MA(I),I=1,15)
0007                IFILE=0
0008                ISSBEN(1,1)=3156
0009                ISSBEN(2,1)=4821
0010                ISSBEN(1,2)=2411
0011                ISSBEN(2,2)=4821
0012                MAONE=MA(1)
0013                MATWO=MA(2)
0014                IYNGBN=180
0015                IOLDBN=287
0016                IADBN=236
0017                INCDED=750
0018                IASAFD=60
0019                IASSI(1)=90
0020                IASSI(2)=135
0021                MASONE=120
0022                MASTWO=180
0023                MASTST(1)=MASONE
0024                MASTST(2)=MASTWO
0025                DO 10 I=3,15
0026                MASTST(I)=168+6*I
0027        10      CONTINUE
0028                READ (5,1112)  ((IWITH(I,J), I=1,51),J=1,2)
0029        1112    FORMAT   (3(I4,15I5,/),I4,2I5)
0030                RETURN
0031                END
```

```
FORTRAN IV G LEVEL  21                    DATA                DATE = 75344        09/15/09               PAGE 0002

  *OPTIONS IN EFFECT*  ID,EBCDIC,SOURCE,NOLIST,NODECK,LOAD,NOMAP
  *OPTIONS IN EFFECT*  NAME = DATA     , LINECNT =        56
  *STATISTICS*    SOURCE STATEMENTS =        31,PROGRAM SIZE =       888
  *STATISTICS*  NO DIAGNOSTICS GENERATED
```

APPENDIX B

SELECTED SET OF OUTPUT TABLES-- MASSACHUSETTS AND NATIONWIDE ESTIMATES

TABLE 1

NUMBER OF "NOTELIG"* AND "AFDCUF"* PERSONS (ACCORDING TO MATHEMATICA CLASSIFICATION) BY RECOMPUTED ELIGIBILITY TYPE AND HOUSEHOLD INCOME

(In thousands for the United States)

HOUSEHOLD INCOME	WELFARE CATEGORY NOT ELIGIBLE	SSI CASH	AFDC CASH	MA-SSI	MA-AFDC	MA-21	MA-SSI SPEND DOWN	MA-AFDC SPEND DOWN	MA-21 SPEND DOWN	TOTALS
0-$999	303.	0.	0.	0.	0.	186.	0.	0.	0.	469.
1K-1999	919.	0.	5.	0.	0.	277.	0.	0.	0.	1202.
2K-2999	2199.	0.	45.	0.	0.	781.	0.	0.	6.	3032.
3K-3999	1554.	0.	254.	0.	0.	1063.	0.	0.	34.	2906.
4K-4999	1802.	0.	55.	0.	0.	972.	0.	0.	0.	2829.
5K-5999	1923.	0.	65.	0.	0.	1083.	0.	0.	19.	3089.
6K-6999	2770.	0.	95.	0.	99.	1176.	0.	0.	4.	4145.
7K-7999	3199.	0.	48.	0.	49.	1832.	0.	0.	88.	5216.
8K-8999	4489.	0.	85.	0.	4.	647.	0.	0.	669.	5894.
9K-9999	6961.	0.	51.	0.	0.	771.	0.	19.	1072.	8873.
10K-10999	6588.	0.	236.	0.	0.	218.	0.	0.	506.	7547.
11K-11999	7741.	0.	29.	0.	13.	306.	0.	0.	798.	8888.
12K-12999	7921.	0.	3.	0.	0.	87.	0.	0.	282.	8292.
13K-13999	9174.	0.	677.	0.	0.	104.	0.	0.	45.	10000.
14K-14999	10425.	0.	44.	0.	0.	73.	0.	0.	234.	10775.
15K-15999	7428.	0.	2.	0.	0.	29.	0.	8.	165.	7632.
16K-16999	5675.	0.	0.	0.	0.	29.	0.	0.	14.	5718.
17K-17999	9735.	0.	3.	0.	0.	18.	0.	0.	0.	9756.
18K-18999	7491.	0.	0.	0.	0.	0.	0.	0.	0.	7491.
19K-19999	6453.	0.	7.	0.	0.	76.	0.	0.	0.	6535.
20K & OVER	48816.	0.	0.	0.	0.	213.	0.	0.	299.	49328.
TOTALS	153567.	0.	1703.	0.	165.	9942.	0.	27.	4236.	169639.

*See page 45 in text for explanation of group.

TABLE 2

NUMBER OF "SSI AGED"* PERSONS (ACCORDING TO MATHEMATICA CLASSIFICATION) BY RECOMPUTED ELIGIBILITY TYPE AND HOUSEHOLD INCOME

(In thousands for the United States)

HOUSEHOLD INCOME	WELFARE CATEGORY NOT ELIGIBLE	SSI CASH	AFDC CASH	MA-SSI	MA-AFDC	MA-21	MA-SSI SPEND DOWN	MA-AFDC SPEND DOWN	MA-21 SPEND DOWN	TOTALS
0-$999	6.	214.	0.	0.	0.	0.	0.	0.	0.	220.
1K-1999	307.	1614.	0.	0.	0.	0.	0.	0.	0.	1921.
2K-2999	767.	2345.	0.	0.	0.	0.	0.	0.	0.	3112.
3K-3999	1277.	1593.	0.	0.	0.	0.	118.	0.	0.	2988.
4K-4999	1043.	1093.	0.	0.	0.	0.	13.	0.	0.	2149.
5K-5999	1032.	497.	0.	0.	4.	0.	27.	0.	0.	1560.
6K-6999	780.	239.	0.	0.	0.	0.	21.	14.	0.	1054.
7K-7999	1183.	300.	0.	0.	0.	0.	32.	0.	0.	1515.
8K-8999	457.	238.	4.	0.	0.	0.	34.	0.	0.	734.
9K-9999	361.	234.	0.	0.	0.	0.	0.	0.	0.	595.
10K-10999	398.	67.	0.	0.	0.	0.	0.	0.	0.	466.
11K-11999	575.	159.	0.	0.	0.	0.	0.	16.	0.	750.
12K-12999	364.	84.	0.	0.	0.	0.	0.	0.	0.	449.
13K-13999	293.	81.	0.	0.	0.	0.	0.	0.	0.	373.
14K-14999	198.	90.	0.	25.	0.	0.	0.	0.	0.	313.
15K-15999	106.	71.	0.	0.	0.	0.	0.	0.	0.	177.
16K-16999	139.	9.	0.	0.	0.	0.	0.	0.	0.	149.
17K-17999	77.	69.	0.	0.	0.	0.	0.	0.	0.	146.
18K-18999	97.	11.	0.	0.	0.	0.	0.	0.	0.	109.
19K-19999	191.	49.	0.	0.	0.	0.	0.	0.	0.	241.
20K & OVER	1110.	229.	0.	25.	0.	0.	25.	0.	0.	1389.
TOTALS	10763.	9288.	4.	50.	4.	0.	270.	30.	0.	20410.

*See page 45 in text for explanation of group.

TABLE 3

NUMBER OF "SSI DISAB"* PERSONS (ACCORDING TO MATHEMATICA CLASSIFICATION) BY RECOMPUTED ELIGIBILITY TYPE AND HOUSEHOLD INCOME

(In thousands for the United States)

HOUSEHOLD INCOME	WELFARE CATEGORY NOT ELIGIBLE	SSI CASH	AFDC CASH	MA-SSI	MA-AFDC	MA-21	MA-SSI SPEND DOWN	MA-AFDC SPEND DOWN	MA-21 SPEND DOWN	TOTALS
0-$999	0.	68.	0.	0.	0.	0.	0.	0.	0.	68.
1K-1999	0.	106.	0.	0.	0.	0.	0.	0.	0.	106.
2K-2999	36.	220.	0.	0.	0.	0.	0.	0.	0.	256.
3K-3999	21.	147.	0.	0.	0.	0.	6.	0.	0.	174.
4K-4999	7.	97.	0.	0.	16.	0.	0.	0.	0.	120.
5K-5999	66.	80.	0.	0.	0.	0.	0.	0.	0.	146.
6K-6999	34.	35.	0.	0.	0.	0.	9.	34.	0.	112.
7K-7999	23.	40.	18.	0.	0.	0.	25.	0.	0.	106.
8K-8999	322.	95.	2.	0.	0.	0.	14.	0.	0.	434.
9K-9999	75.	24.	14.	0.	0.	0.	29.	0.	0.	142.
10K-10999	41.	18.	0.	0.	0.	0.	0.	0.	0.	60.
11K-11999	46.	0.	0.	0.	25.	0.	0.	0.	0.	71.
12K-12999	118.	0.	0.	0.	0.	0.	0.	0.	0.	118.
13K-13999	232.	0.	0.	0.	0.	0.	49.	0.	0.	281.
14K-14999	14.	0.	0.	0.	0.	0.	0.	0.	0.	14.
15K-15999	5.	5.	0.	0.	0.	0.	0.	0.	0.	10.
16K-16999	5.	5.	0.	0.	0.	0.	0.	0.	0.	10.
17K-17999	10.	27.	0.	0.	0.	0.	0.	0.	0.	37.
18K-18999	0.	135.	0.	0.	0.	0.	0.	0.	0.	135.
19K-19999	29.	0.	0.	0.	0.	0.	0.	0.	0.	29.
20K & OVER	257.	14.	0.	0.	0.	0.	0.	0.	0.	271.
TOTALS	1340.	1117.	34.	0.	41.	0.	132.	34.	0.	2700.

*See page 45 in text for explanation of group.

TABLE 4

NUMBER OF "AFDCADLT"* AND "AFDCDISB"* PERSONS (ACCORDING TO MATHEMATICA CLASSIFICATION) BY RECOMPUTED ELIGIBILITY TYPE AND HOUSEHOLD INCOME

(In thousands for the United States)

HOUSEHOLD INCOME	WELFARE CATEGORY									
	NOT ELIGIBLE	SSI CASH	AFDC CASH	MA-SSI	MA-AFDC	MA-21	MA-SSI SPEND DOWN	MA-AFDC SPEND DOWN	MA-21 SPEND DOWN	TOTALS
0-K999	0.	0.	22.	0.	0.	0.	0.	0.	0.	22.
1K-1999	0.	0.	122.	0.	0.	0.	0.	0.	0.	122.
2K-2999	0.	0.	191.	0.	0.	0.	0.	0.	0.	191.
3K-3999	0.	0.	310.	0.	0.	0.	0.	0.	0.	310.
4K-4999	0.	0.	330.	0.	32.	0.	0.	0.	0.	362.
5K-5999	9.	0.	122.	0.	4.	0.	0.	0.	0.	135.
6K-6999	101.	0.	48.	0.	0.	0.	0.	97.	0.	245.
7K-7999	74.	0.	167.	0.	0.	0.	0.	0.	0.	241.
8K-8999	18.	0.	168.	0.	9.	0.	0.	0.	0.	194.
9K-9999	72.	0.	119.	0.	0.	0.	0.	0.	0.	191.
10K-10999	181.	0.	46.	0.	0.	0.	0.	0.	0.	227.
11K-11999	68.	0.	63.	0.	89.	0.	0.	32.	0.	252.
12K-12999	307.	0.	0.	0.	0.	0.	0.	0.	0.	307.
13K-13999	0.	0.	173.	0.	0.	0.	0.	0.	0.	173.
14K-14999	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
15K-15999	0.	0.	2.	0.	0.	0.	0.	0.	0.	2.
16K-16999	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
17K-17999	10.	0.	0.	0.	0.	0.	0.	0.	0.	10.
18K-18999	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
19K-19999	43.	0.	0.	0.	0.	0.	0.	0.	0.	43.
20K & OVER	44.	0.	0.	0.	0.	0.	0.	0.	0.	44.
TOTALS	927.	0.	1882.	0.	134.	0.	0.	128.	0.	3071.

*See page 45 in text for explanation of group.

TABLE 5

NUMBER OF "AFDCSP"* AND "AFDCCHLD"* PERSONS
(ACCORDING TO MATHEMATICA CLASSIFICATION)
BY RECOMPUTED ELIGIBILITY TYPE AND HOUSEHOLD INCOME
(In thousands for the United States)

HOUSEHOLD INCOME	WELFARE CATEGORY NOT ELIGIBLE	SSI CASH	AFDC CASH	MA-SSI	MA-AFDC	MA-21	MA-SSI SPEND DOWN	MA-AFDC SPEND DOWN	MA-21 SPEND DOWN	TOTALS
0-999	0.	0.	93.	0.	26.	0.	0.	0.	0.	119.
1K-1999	0.	0.	502.	0.	0.	0.	0.	0.	0.	502.
2K-2999	0.	0.	1465.	0.	32.	0.	0.	0.	0.	1496.
3K-3999	0.	0.	1273.	0.	45.	0.	0.	0.	0.	1318.
4K-4999	13.	0.	1388.	0.	64.	0.	0.	25.	0.	1490.
5K-5999	13.	0.	1821.	0.	22.	0.	0.	37.	0.	1893.
6K-6999	0.	0.	967.	0.	0.	0.	0.	0.	0.	967.
7K-7999	36.	0.	415.	0.	178.	0.	0.	0.	0.	630.
8K-8999	269.	0.	754.	0.	277.	0.	0.	0.	0.	1300.
9K-9999	332.	0.	315.	0.	0.	0.	0.	0.	0.	647.
10K-10999	542.	0.	399.	0.	127.	0.	0.	0.	0.	1068.
11K-11999	271.	0.	101.	0.	0.	0.	0.	43.	0.	415.
12K-12999	162.	0.	387.	0.	0.	0.	0.	0.	0.	549.
13K-13999	297.	0.	20.	0.	0.	0.	0.	13.	0.	329.
14K-14999	89.	0.	164.	0.	0.	0.	0.	0.	0.	253.
15K-15999	5.	0.	51.	0.	0.	0.	0.	5.	0.	61.
16K-16999	15.	0.	5.	0.	0.	0.	0.	0.	0.	20.
17K-17999	0.	0.	254.	0.	0.	0.	0.	0.	0.	254.
18K-18999	9.	0.	9.	0.	0.	0.	0.	0.	0.	18.
19K-19999	105.	0.	217.	0.	0.	0.	0.	0.	0.	322.
20K & OVER	610.	0.	132.	0.	0.	0.	0.	0.	0.	742.
TOTALS	2767.	0.	10732.	0.	772.	0.	0.	123.	0.	14394.

*See page 45 in text for explanation of group.

TABLE 6

NUMBER OF "NOTELIG"* AND "AFDCUF"* PERSONS (ACCORDING TO MATHEMATICA CLASSIFICATION) IN MASSACHUSETTS BY RECOMPUTED ELIGIBILITY TYPE AND HOUSEHOLD INCOME

(In thousands for the United States)

HOUSEHOLD INCOME	WELFARE CATEGORY									
	NOT ELIGIBLE	SSI CASH	AFDC CASH	MA-SSI	MA-AFDC	MA-21	MA-SSI SPEND DOWN	MA-AFDC SPEND DOWN	MA-21 SPEND DOWN	TOTALS
0-$999	77379.	0.	0.	0.	0.	47645.	0.	0.	0.	125024.
1K-1999	72068.	0.	416.	0.	0.	21727.	0.	0.	0.	94211.
2K-2999	46784.	0.	952.	0.	0.	16618.	0.	0.	128.	64483.
3K-3999	33644.	0.	5499.	0.	0.	23021.	0.	0.	746.	62910.
4K-4999	36307.	0.	1101.	0.	0.	19593.	0.	0.	0.	57002.
5K-5999	59894.	0.	2027.	0.	0.	33720.	0.	0.	580.	96222.
6K-6999	99071.	0.	3408.	0.	3526.	42061.	0.	0.	159.	148226.
7K-7999	78850.	0.	1180.	0.	1215.	45161.	0.	0.	2179.	126594.
8K-8999	184488.	0.	3481.	0.	177.	26581.	0.	0.	27485.	242212.
9K-9999	160632.	0.	1175.	0.	0.	17763.	0.	448.	24736.	204773.
10K-10999	240402.	0.	8608.	0.	0.	7961.	0.	0.	18452.	275463.
11K-11999	261094.	0.	991.	0.	430.	10333.	0.	0.	26930.	299779.
12K-12999	333716.	0.	106.	0.	0.	3656.	0.	0.	11884.	349362.
13K-13999	229547.	0.	16963.	0.	0.	2613.	0.	0.	1125.	250549.
14K-14999	246348.	0.	1034.	0.	0.	1714.	0.	0.	5530.	254627.
15K-15999	221035.	0.	66.	0.	0.	866.	0.	224.	4906.	227096.
16K-16999	216807.	0.	0.	0.	0.	1104.	0.	0.	552.	218463.
17K-17999	198543.	0.	51.	0.	0.	374.	0.	0.	0.	198968.
18K-18999	126627.	0.	0.	0.	0.	0.	0.	0.	0.	126627.
19K-19999	68865.	0.	71.	0.	0.	810.	0.	0.	0.	69747.
20K & OVER	1096062.	0.	0.	0.	0.	4791.	0.	0.	6708.	1107560.
TOTALS	4088510.	0.	47150.	0.	5348.	328133.	0.	671.	132101.	4601877.

*See page 45 in text for explanation of group.

TABLE 7

NUMBER OF "SSI AGED"* PERSONS (ACCORDING TO MATHEMATICA CLASSIFICATION) IN MASSACHUSETTS BY RECOMPUTED ELIGIBILITY TYPE AND HOUSEHOLD INCOME

(In thousands for the United States)

HOUSEHOLD INCOME	WELFARE CATEGORY NOT ELIGIBLE	SSI CASH	AFDC CASH	MA-SSI	MA-AFDC	MA-21	MA-SSI SPEND DOWN	MA-AFDC SPEND DOWN	MA-21 SPEND DOWN	TOTALS
0-$999	627.	22308.	0.	0.	0.	0.	0.	0.	0.	22935.
1K-1999	7028.	36914.	0.	0.	0.	0.	0.	0.	0.	43942.
2K-2999	16881.	51615.	0.	0.	0.	0.	0.	0.	0.	68496.
3K-3999	31581.	39388.	0.	0.	0.	0.	2914.	0.	0.	73883.
4K-4999	28187.	29523.	0.	0.	0.	0.	356.	0.	0.	58066.
5K-5999	47935.	23071.	0.	0.	207.	0.	1252.	0.	0.	72462.
6K-6999	28347.	8692.	0.	0.	0.	0.	747.	525.	0.	38311.
7K-7999	16014.	4213.	0.	0.	0.	0.	448.	0.	0.	21274.
8K-8999	30080.	15676.	284.	0.	0.	0.	2268.	0.	0.	48307.
9K-9999	16965.	11010.	0.	0.	0.	0.	0.	0.	0.	27975.
10K-10999	10542.	1779.	0.	0.	0.	0.	0.	0.	0.	12321.
11K-11999	34079.	9417.	0.	0.	0.	0.	0.	945.	0.	44441.
12K-12999	38027.	8813.	0.	0.	0.	0.	0.	0.	0.	46840.
13K-13999	24994.	6876.	0.	0.	0.	0.	0.	0.	0.	31870.
14K-14999	9694.	4420.	0.	1207.	0.	0.	0.	0.	0.	15321.
15K-15999	17413.	11698.	0.	0.	0.	0.	0.	0.	0.	29111.
16K-16999	6529.	429.	0.	0.	0.	0.	0.	0.	0.	6958.
17K-17999	6301.	5698.	0.	0.	0.	0.	0.	0.	0.	11999.
18K-18999	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
19K-19999	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
20K & OVER	44740.	9213.	0.	1011.	0.	0.	1011.	0.	0.	55976.
TOTALS	416561.	300750.	284.	2219.	207.	0.	8997.	1470.	0.	730486.

*See page 45 in text for explanation of group.

TABLE 8

NUMBER OF "SSI DISAB"* PERSONS (ACCORDING TO MATHEMATICA CLASSIFICATION) IN MASSACHUSETTS BY RECOMPUTED ELIGIBILITY TYPE AND HOUSEHOLD INCOME

(In thousands for the United States)

HOUSEHOLD INCOME	WELFARE CATEGORY NOT ELIGIBLE	SSI CASH	AFDC CASH	MA-SSI	MA-AFDC	MA-21	MA-SSI SPEND DOWN	MA-AFDC SPEND DOWN	MA-21 SPEND DOWN	TOTALS
0-3999	0.	10338.	0.	0.	0.	0.	0.	0.	0.	10338.
1K-1999	0.	6368.	0.	0.	0.	0.	0.	0.	0.	6368.
2K-2999	1484.	9066.	0.	0.	0.	0.	0.	0.	0.	10550.
3K-3999	1035.	7146.	0.	0.	0.	0.	293.	0.	0.	8474.
4K-4999	453.	6325.	0.	0.	1037.	0.	0.	0.	0.	7815.
5K-5999	2558.	3118.	0.	0.	0.	0.	0.	0.	0.	5676.
6K-6999	1902.	1997.	0.	0.	0.	0.	516.	1903.	0.	6318.
7K-7999	1153.	1992.	874.	0.	0.	0.	1219.	0.	0.	5237.
8K-8999	22279.	6584.	154.	0.	0.	0.	1000.	0.	0.	30017.
9K-9999	2549.	801.	490.	0.	0.	0.	980.	0.	0.	4820.
10K-10999	10350.	4591.	0.	0.	0.	0.	0.	0.	0.	14941.
11K-11999	9742.	0.	0.	0.	5419.	0.	0.	0.	0.	15161.
12K-12999	13127.	0.	0.	0.	0.	0.	0.	0.	0.	13127.
13K-13999	1687.	0.	0.	0.	0.	0.	358.	0.	0.	2045.
14K-14999	2057.	0.	0.	0.	0.	0.	0.	0.	0.	2057.
15K-15999	2374.	2374.	0.	0.	0.	0.	0.	0.	0.	4748.
16K-16999	764.	764.	0.	0.	0.	0.	0.	0.	0.	1529.
17K-17999	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
18K-18999	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
19K-19999	1689.	0.	0.	0.	0.	0.	0.	0.	0.	1689.
20K & OVER	10697.	601.	0.	0.	0.	0.	0.	0.	0.	11298.
TOTALS	85901.	62064.	1518.	0.	6456.	0.	4366.	1903.	0.	162207.

*See page 45 in text for explanation of group.

TABLE 9

NUMBER OF "AFDCADLT"* AND "AFDCDISB"* PERSONS (ACCORDING TO MATHEMATICA CLASSIFICATION) IN MASSACHUSETTS BY RECOMPUTED ELIGIBILITY TYPE AND HOUSEHOLD INCOME

(In thousands for the United States)

HOUSEHOLD INCOME	WELFARE CATEGORY NOT ELIGIBLE	SSI CASH	AFDC CASH	MA-SSI	MA-AFDC	MA-21	MA-SSI SPEND DOWN	MA-AFDC SPEND DOWN	MA-21 SPEND DOWN	TOTALS
0-999	0.	0.	3825.	0.	0.	0.	0.	0.	0.	3825.
1K-1999	0.	0.	945.	0.	0.	0.	0.	0.	0.	945.
2K-2999	0.	0.	1672.	0.	0.	0.	0.	0.	0.	1672.
3K-3999	0.	0.	4545.	0.	0.	0.	0.	0.	0.	4545.
4K-4999	0.	0.	2326.	0.	225.	0.	0.	0.	0.	2551.
5K-5999	151.	0.	2137.	0.	78.	0.	0.	0.	0.	2366.
6K-6999	1795.	0.	854.	0.	0.	0.	0.	1717.	0.	4365.
7K-7999	63.	0.	142.	0.	0.	0.	0.	0.	0.	205.
8K-8999	15.	0.	139.	0.	7.	0.	0.	0.	0.	161.
9K-9999	1086.	0.	1782.	0.	0.	0.	0.	0.	0.	2868.
10K-10999	8555.	0.	2165.	0.	0.	0.	0.	0.	0.	10720.
11K-11999	1663.	0.	1537.	0.	2189.	0.	0.	782.	0.	6170.
12K-12999	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
13K-13999	0.	0.	2045.	0.	0.	0.	0.	0.	0.	2045.
14K-14999	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
15K-15999	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
16K-16999	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
17K-17999	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
18K-18999	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
19K-19999	2533.	0.	0.	0.	0.	0.	0.	0.	0.	2533.
20K & OVER	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
TOTALS	15860.	0.	24114.	0.	2499.	0.	0.	2498.	0.	44971.

*See page 45 in text for explanation of group.

TABLE 10

NUMBER OF "AFDCSP"* AND "AFDCCHLD"* PERSONS (ACCORDING TO MATHEMATICA CLASSIFICATION) IN MASSACHUSETTS BY RECOMPUTED ELIGIBILITY TYPE AND HOUSEHOLD INCOME

(In thousands for the United States)

HOUSEHOLD INCOME — WELFARE CATEGORY

HOUSEHOLD INCOME	NOT ELIGIBLE	SSI CASH	AFDC CASH	MA-SSI	MA-AFDC	MA-21	MA-SSI SPEND DOWN	MA-AFDC SPEND DOWN	MA-21 SPEND DOWN	TOTALS
0-999	0.	0.	24309.	0.	6905.	0.	0.	0.	0.	31214.
1K-1999	0.	0.	16216.	0.	0.	0.	0.	0.	0.	16216.
2K-2999	0.	0.	36109.	0.	782.	0.	0.	0.	0.	36891.
3K-3999	0.	0.	27784.	0.	979.	0.	0.	0.	0.	28763.
4K-4999	225.	0.	23852.	0.	1095.	0.	0.	438.	0.	25607.
5K-5999	157.	0.	22104.	0.	272.	0.	0.	445.	0.	22978.
6K-6999	0.	0.	20368.	0.	0.	0.	0.	0.	0.	20368.
7K-7999	697.	0.	7956.	0.	3414.	0.	0.	0.	0.	12067.
8K-8999	3625.	0.	10150.	0.	3732.	0.	0.	0.	0.	17506.
9K-9999	4246.	0.	4018.	0.	0.	0.	0.	0.	0.	8264.
10K-10999	3083.	0.	2269.	0.	726.	0.	0.	0.	0.	6078.
11K-11999	5805.	0.	2161.	0.	0.	0.	0.	929.	0.	8894.
12K-12999	685.	0.	1634.	0.	0.	0.	0.	0.	0.	2319.
13K-13999	5291.	0.	358.	0.	0.	0.	0.	224.	0.	5873.
14K-14999	389.	0.	717.	0.	0.	0.	0.	0.	0.	1106.
15K-15999	643.	0.	6522.	0.	0.	0.	0.	643.	0.	7807.
16K-16999	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
17K-17999	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
18K-18999	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
19K-19999	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
20K & OVER	0.	0.	0.	0.	0.	0.	0.	0.	0.	0.
TOTALS	24844.	0.	206527.	0.	17901.	0.	0.	2678.	0.	251950.

*See page 45 in text for explanation of group.

TABLE 11

NUMBER OF PERSONS (IN THOUSANDS) POTENTIALLY ELIGIBLE FOR MEDICAID IN MASSACHUSETTS BY ELIGIBILITY TYPE AND HOUSEHOLD INCOME

HOUSEHOLD INCOME	WELFARE CATEGORY									
	NOT ELIGIBLE	SSI CASH	AFDC CASH	MA-SSI	MA-AFDC	MA-21	MA-SSI SPEND DOWN	MA-AFDC SPEND DOWN	MA-21 SPEND DOWN	TOTALS
0-3999	40.3 78006. (1.3) 1.7	16.9 32646. (0.6) 9.0	14.6 28134. (0.5) 10.1	0.0 0. (0.0) 0.0	3.6 6905. (0.1) 21.3	24.6 47645. (0.8) 14.5	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	100.0 193336. (3.3) 3.3
1K-1999	48.9 79097. (1.4) 1.7	26.8 43282. (0.7) 11.9	10.9 17577. (0.3) 6.3	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	13.4 21727. (0.4) 6.6	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	100.0 161682. (2.8) 2.8
2K-2999	35.8 65149. (1.1) 1.4	33.3 60681. (1.0) 16.7	21.3 38734. (0.7) 13.9	0.0 0. (0.0) 0.0	0.4 782. (0.0) 2.4	9.1 16618. (0.3) 5.1	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.1 128. (0.0) 0.1	100.0 182092. (3.1) 3.1
3K-3999	37.1 66261. (1.1) 1.4	26.1 46533. (0.8) 12.8	21.2 37827. (0.7) 13.5	0.0 0. (0.0) 0.0	0.5 979. (0.0) 3.0	12.9 23021. (0.4) 7.0	1.8 3208. (0.1) 24.0	0.0 0. (0.0) 0.0	0.4 746. (0.0) 0.6	100.0 178575. (3.1) 3.1
4K-4999	43.1 65172. (1.1) 1.4	23.7 35847. (0.6) 9.9	18.1 27279. (0.5) 9.8	0.0 0. (0.0) 0.0	1.6 2355. (0.0) 7.3	13.0 19593. (0.3) 6.0	0.2 356. (0.0) 2.7	0.3 438. (0.0) 4.8	0.0 0. (0.0) 0.0	100.0 151041. (2.6) 2.6
5K-5999	55.4 110693. (1.9) 2.4	13.1 26188. (0.5) 7.2	13.2 26268. (0.5) 9.4	0.0 0. (0.0) 0.0	0.3 557. (0.0) 1.7	16.9 33720. (0.6) 10.3	0.6 1252. (0.0) 9.4	0.2 445. (0.0) 4.8	0.3 580. (0.0) 0.4	100.0 199704. (3.4) 3.4
6K-9999	67.3 653865. (11.3) 14.1	5.2 50904. (0.9) 14.0	5.8 56354. (1.0) 20.2	0.0 0. (0.0) 0.0	1.2 12071. (0.2) 37.2	13.5 131586. (2.3) 40.1	0.7 7177. (0.1) 53.7	0.5 4592. (0.1) 49.8	5.6 54559. (0.9) 41.3	100.0 971607. (16.8) 16.8
10K-14999	89.2 1491216. (25.7) 32.2	2.1 35895. (0.6) 9.9	2.4 40588. (0.7) 14.5	0.1 1207. (0.0) 54.4	0.5 8763. (0.2) 27.0	1.6 26278. (0.5) 8.0	0.0 358. (0.0) 2.7	0.2 2879. (0.0) 31.2	3.8 63922. (1.1) 48.4	100.0 1671100. (28.9) 28.9
15K-19999	95.9 870123. (15.0) 18.8	2.3 20964. (0.4) 5.8	0.7 6711. (0.1) 2.4	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.3 3154. (0.1) 1.0	0.0 0. (0.0) 0.0	0.1 866. (0.0) 9.4	0.6 5458. (0.1) 4.1	100.0 907274. (15.7) 15.7
20K & OVER	98.0 1151497. (19.9) 24.9	0.8 9815. (0.2) 2.7	0.0 0. (0.0) 0.0	0.1 1011. (0.0) 45.6	0.0 0. (0.0) 0.0	0.4 4791. (0.1) 1.5	0.1 1011. (0.0) 7.6	0.0 0. (0.0) 0.0	0.6 6708. (0.1) 5.1	100.0 1174831. (20.3) 20.3
TOTALS	80.0 4631074. (80.0) 100.0	6.3 362814. (6.3) 100.0	4.8 279572. (4.8) 100.0	0.0 2219. (0.0) 100.0	0.6 32411. (0.6) 100.0	5.7 328133. (5.7) 100.0	0.2 13363. (0.2) 100.0	0.2 9220. (0.2) 100.0	2.3 132101. (2.3) 100.0	100.0 5791470. (100.0) 100.0

TABLE 12

POTENTIAL ANNUAL MEDICAID EXPENDITURES (IN THOUSANDS OF DOLLARS) FOR MASSACHUSETTS BY ELIGIBILITY TYPE AND HOUSEHOLD INCOME*

HOUSEHOLD INCOME	WELFARE CATEGORY NOT ELIGIBLE	SSI CASH	AFDC CASH	MA-SSI	MA-AFDC	MA-21	MA-SSI SPEND DOWN	MA-AFDC SPEND DOWN	MA-21 SPEND DOWN	TOTALS
0-999	0.0 0. (0.0) 0.0	30.8 5120. (1.7) 4.6	41.5 6900. (2.3) 12.6	0.0 0. (0.0) 0.0	2.2 359. (0.1) 6.9	25.5 4238. (1.4) 15.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	100.0 16617. (5.6) 5.6
1K-1999	0.0 0. (0.0) 0.0	56.7 10844. (3.6) 9.7	30.1 5746. (1.9) 10.5	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	13.2 2519. (0.8) 8.9	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	100.0 19109. (6.4) 6.4
2K-2999	0.0 0. (0.0) 0.0	64.7 14625. (4.9) 13.1	24.9 5635. (1.9) 10.3	0.0 0. (0.0) 0.0	0.3 64. (0.0) 1.2	10.0 2262. (0.8) 8.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.1 13. (0.0) 0.0	100.0 22600. (7.6) 7.6
3K-3999	0.0 0. (0.0) 0.0	32.7 9079. (3.1) 8.1	59.2 16432. (5.5) 29.9	0.0 0. (0.0) 0.0	0.2 44. (0.0) 0.8	5.3 1470. (0.5) 5.2	2.5 682. (0.2) 10.4	0.0 0. (0.0) 0.0	0.2 67. (0.0) 0.1	100.0 27775. (9.3) 9.3
4K-4999	0.0 0. (0.0) 0.0	50.3 7811. (2.6) 7.0	23.3 3620. (1.2) 6.6	0.0 0. (0.0) 0.0	3.9 613. (0.2) 11.8	21.0 3265. (1.1) 11.6	0.1 20. (0.0) 0.3	1.3 195. (0.1) 6.8	0.0 0. (0.0) 0.0	100.0 15523. (5.2) 5.2
5K-5999	0.0 0. (0.0) 0.0	38.6 4759. (1.6) 4.3	35.8 4424. (1.5) 8.1	0.0 0. (0.0) 0.0	0.4 50. (0.0) 1.0	22.2 2735. (0.9) 9.7	1.1 142. (0.0) 2.2	0.3 36. (0.0) 1.3	1.6 197. (0.1) 0.2	100.0 12345. (4.2) 4.2
6K-9999	0.0 0. (0.0) 0.0	33.4 17094. (5.8) 15.3	10.7 5476. (1.8) 10.0	0.0 0. (0.0) 0.0	7.8 4000. (1.3) 77.2	16.6 8509. (2.9) 30.2	9.6 4938. (1.7) 75.3	3.3 1688. (0.6) 59.0	18.6 9544. (3.2) 10.9	100.0 51249. (17.2) 17.2
10K-14999	0.0 0. (0.0) 0.0	8.3 7366. (2.5) 6.6	6.1 5389. (1.8) 9.8	0.2 148. (0.0) 59.0	0.1 54. (0.0) 1.0	1.9 1669. (0.6) 5.9	0.6 532. (0.2) 8.1	0.3 263. (0.1) 9.2	82.6 73297. (24.7) 83.6	100.0 88740. (29.9) 29.9
15K-19999	0.0 0. (0.0) 0.0	88.4 18856. (6.3) 16.9	6.1 1296. (0.4) 2.4	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.7 146. (0.0) 0.5	0.0 0. (0.0) 0.0	3.2 679. (0.2) 23.7	1.6 347. (0.1) 0.4	100.0 21325. (7.2) 7.2
20K & OVER	0.0 0. (0.0) 0.0	73.8 16191. (5.4) 14.5	0.0 0. (0.0) 0.0	0.5 103. (0.0) 41.0	0.0 0. (0.0) 0.0	6.1 1345. (0.5) 4.8	1.1 245. (0.1) 3.7	0.0 0. (0.0) 0.0	18.4 4047. (1.4) 4.6	100.0 21934. (7.4) 7.4
TOTALS	0.0 0. (0.0) 100.0	37.6 111771. (37.6) 100.0	18.5 54926. (18.5) 100.0	0.1 252. (0.1) 100.0	1.7 5184. (1.7) 100.0	9.5 28159. (9.5) 100.0	2.2 6559. (2.2) 100.0	1.0 2860. (1.0) 100.0	29.4 87512. (29.4) 100.0	100.0 297215. (100.0) 100.0

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*Costs for spend-downers are

TABLE 13

POTENTIAL ANNUAL WELARE (CASH ASSISTANCE) EXPENDITURES (IN THOUSANDS OF DOLLARS) FOR MASSACHUSETTS BY ELIGIBILITY TYPE AND HOUSEHOLD INCOME

HOUSEHOLD INCOME	WELFARE CATEGORY NOT ELIGIBLE	SSI CASH	AFDC CASH	MA-SSI	MA-AFDC	MA-21	MA-SSI SPEND DOWN	MA-AFDC SPEND DOWN	MA-21 SPEND DOWN	TOTALS
0-3999	0.0 0. (0.0) 0.0	67.7 84875. (10.6) 15.2	32.3 40530. (5.1) 17.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	100.0 125405. (15.7) 15.7
1K-1999	0.0 0. (0.0) 0.0	83.2 95573. (12.0) 17.1	16.8 19317. (2.4) 8.1	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	100.0 114891. (14.4) 14.4
2K-2999	0.0 0. (0.0) 0.0	72.1 92587. (11.6) 16.6	27.9 35741. (4.5) 15.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	100.0 128328. (16.1) 16.1
3K-3999	0.0 0. (0.0) 0.0	63.6 57309. (7.2) 10.2	36.4 32730. (4.1) 13.8	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	100.0 90038. (11.3) 11.3
4K-4999	0.0 0. (0.0) 0.0	58.6 32311. (4.1) 5.8	41.4 22799. (2.9) 9.6	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	100.0 55111. (6.9) 6.9
5K-5999	0.0 0. (0.0) 0.0	63.0 30608. (3.8) 5.5	37.0 17943. (2.3) 7.5	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	100.0 48551. (6.1) 6.1
6K-9999	0.0 0. (0.0) 0.0	63.6 71776. (9.0) 12.8	36.4 41007. (5.1) 17.2	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (3.0) 0.0	0.0 0. (0.0) 0.0	100.0 112782. (14.2) 14.2
10K-14999	0.0 0. (0.0) 0.0	70.0 54832. (6.9) 9.8	30.0 23460. (2.9) 9.9	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	100.0 78291. (9.8) 9.8
15K-19999	0.0 0. (0.0) 0.0	85.1 24684. (3.1) 4.4	14.9 4317. (0.5) 1.8	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	100.0 29001. (3.6) 3.6
20K & OVER	0.0 0. (0.0) 0.0	100.0 14557. (1.8) 2.6	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	100.0 14557. (1.8) 1.8
TOTALS	0.0 0. (0.0) 100.0	70.2 559111. (70.2) 100.0	29.8 237844. (29.8) 100.0	0.0 0. (0.0) 100.0	0.0 0. (0.0) 100.0	0.0 0. (0.0) 100.0	0.0 0. (0.0) 100.0	0.0 0. (0.0) 100.0	0.0 0. (0.0) 100.0	100.0 796955. (100.0) 100.0

TABLE 14

NUMBER OF PERSONS (IN THOUSANDS) POTENTIALLY ELIGIBLE FOR MEDICAID IN THE UNITED STATES USING MASSACHUSETTS ELIGIBILITY STANDARDS BY ELIGIBILITY TYPE AND HOUSEHOLD INCOME

HOUSEHOLD INCOME	WELFARE CATEGORY NOT ELIGIBLE	SSI CASH	AFDC CASH	MA-SSI	MA-AFDC	MA-21	MA-SSI SPEND DOWN	MA-AFDC SPEND DOWN	MA-21 SPEND DOWN	TOTALS
0-999	33.6 309. (0.1) 0.2	30.7 282. (0.1) 2.7	12.6 115. (0.1) 0.8	0.0 0. (0.0) 0.0	2.9 26. (0.0) 2.4	20.3 186. (0.1) 1.9	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	100.0 919. (0.4) 0.4
1K-1999	31.9 1227. (0.6) 0.7	44.5 1709. (0.8) 16.4	16.4 629. (0.3) 4.4	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	7.2 277. (0.1) 2.8	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	100.0 3842. (1.8) 1.8
2K-2999	37.1 3002. (1.4) 1.8	31.7 2565. (1.2) 24.7	21.0 1700. (0.8) 11.8	0.0 0. (0.0) 0.0	0.4 32. (0.0) 2.9	9.7 781. (0.4) 7.9	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.1 6. (0.0) 0.1	100.0 8086. (3.8) 3.8
3K-3999	37.1 2853. (1.4) 1.7	22.6 1740. (0.8) 16.7	23.9 1837. (0.9) 12.8	0.0 0. (0.0) 0.0	0.6 45. (0.0) 4.0	13.8 1063. (0.5) 10.7	1.6 124. (0.1) 30.8	0.0 0. (0.0) 0.0	0.4 34. (0.0) 0.8	100.0 7697. (3.7) 3.7
4K-4999	41.2 2865. (1.4) 1.7	17.1 1190. (0.6) 11.4	25.5 1773. (0.8) 12.3	0.0 0. (0.0) 0.0	1.6 111. (0.1) 10.0	14.0 972. (0.5) 9.8	0.2 13. (0.0) 3.3	0.4 25. (0.0) 7.4	0.0 0. (0.0) 0.0	100.0 6951. (3.3) 3.3
5K-5999	44.6 3042. (1.4) 1.8	8.5 577. (0.3) 5.5	29.4 2008. (1.0) 14.0	0.0 0. (0.0) 0.0	0.5 31. (0.0) 2.8	15.9 1083. (0.5) 10.9	0.4 27. (0.0) 6.7	0.5 37. (0.0) 10.7	0.3 19. (0.0) 0.4	100.0 6823. (3.2) 3.2
6K-9999	64.9 21557. (10.3) 12.7	3.6 1206. (0.6) 11.6	9.8 3270. (1.6) 22.8	0.0 0. (0.0) 0.0	1.9 616. (0.3) 55.2	13.3 4425. (2.1) 44.5	0.5 164. (0.1) 40.8	0.5 164. (0.1) 47.9	5.5 1833. (0.9) 43.3	100.0 33236. (15.8) 15.8
10K-14999	88.6 46043. (21.9) 27.2	1.0 500. (0.2) 4.8	4.5 2340. (1.1) 16.3	0.0 25. (0.0) 49.6	0.5 255. (0.1) 22.8	1.5 788. (0.4) 7.9	0.1 49. (0.0) 12.2	0.2 104. (0.0) 30.3	3.6 1865. (0.9) 44.0	100.0 51969. (24.7) 24.7
15K-19999	96.7 37629. (17.9) 22.2	1.0 383. (0.2) 3.7	1.4 549. (0.3) 3.8	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.4 152. (0.1) 1.5	0.0 0. (0.0) 0.0	0.0 13. (0.0) 3.7	0.5 179. (0.1) 4.2	100.0 38905. (18.5) 18.5
20K & OVER	98.2 50838. (24.2) 30.0	0.5 243. (0.1) 2.3	0.3 132. (0.1) 0.9	0.0 25. (0.0) 50.4	0.0 0. (0.0) 0.0	0.4 213. (0.1) 2.1	0.0 25. (0.0) 6.2	0.0 0. (0.0) 0.0	0.6 299. (0.1) 7.1	100.0 51775. (24.6) 24.6
TOTALS	80.6 169384. (80.6) 100.0	4.9 10393. (4.9) 100.0	6.8 14354. (6.8) 100.0	0.0 50. (0.0) 100.0	0.5 1117. (0.5) 100.0	4.7 9942. (4.7) 100.0	0.2 402. (0.2) 100.0	0.2 343. (0.2) 100.0	2.0 4236. (2.0) 100.0	100.0 210200. (100.0) 100.0

TABLE 15

POTENTIAL ANNUAL MEDICAID EXPENDITURES (IN THOUSANDS OF DOLLARS) FOR THE UNITED STATES USING MASSACHUSETTS ELIGIBILITY STANDARDS BY ELIGIBILITY TYPE AND HOUSEHOLD INCOME*

HOUSE-HOLD INCOME	WELFARE CATEGORY NOT ELIGIBLE	SSI CASH	AFDC CASH	MA-SSI	MA-AFDC	MA-21	MA-SSI SPEND DOWN	MA-AFDC SPEND DOWN	MA-21 SPEND DOWN	TOTALS
0-$999	0.0 0. (0.0) 0.0	48.8 44239. (0.4) 1.5	31.2 28282. (0.3) 1.0	0.0 0. (0.0) 0.0	1.5 1372. (0.0) 0.6	18.6 16852. (0.2) 1.9	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	100.0 90745. (0.9) 0.9
1K-1999	0.0 0. (0.0) 0.0	63.8 427781. (4.3) 14.0	31.4 210124. (2.1) 7.5	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	4.8 32141. (0.3) 3.7	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	100.0 670046. (6.7) 6.7
2K-2999	0.0 0. (0.0) 0.0	59.7 618133. (6.2) 20.3	29.7 307215. (3.1) 10.9	0.0 0. (0.0) 0.0	0.3 2595. (0.0) 1.1	10.3 106360. (1.1) 12.1	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.1 633. (0.0) 0.0	100.0 1034935. (10.4) 10.4
3K-3999	0.0 0. (0.0) 0.0	27.2 339452. (3.4) 11.1	64.8 807841. (8.1) 28.7	0.0 0. (0.0) 0.0	0.2 2011. (0.0) 0.8	5.4 67916. (0.7) 7.7	2.1 26351. (0.3) 11.9	0.0 0. (0.0) 0.0	0.2 3102. (0.0) 0.1	100.0 1246671. (12.5) 12.5
4K-4999	0.0 0. (0.0) 0.0	35.3 259290. (2.6) 8.5	37.0 271947. (2.7) 9.6	0.0 0. (0.0) 0.0	3.9 28990. (0.3) 11.8	22.1 162305. (1.6) 18.5	0.1 726. (0.0) 0.3	1.5 11321. (0.1) 12.0	0.0 0. (0.0) 0.0	100.0 734579. (7.4) 7.4
5K-5999	0.0 0. (0.0) 0.0	18.0 104742. (1.1) 3.4	64.4 375168. (3.8) 13.3	0.0 0. (0.0) 0.0	0.5 2819. (0.0) 1.2	15.1 87822. (0.9) 10.0	0.5 3053. (0.0) 1.4	0.5 3006. (0.0) 3.2	1.1 6333. (0.1) 0.2	100.0 582992. (5.8) 5.8
6K-9999	0.0 0. (0.0) 0.0	23.2 404519. (4.1) 13.3	20.4 356769. (3.6) 12.7	0.0 0. (0.0) 0.0	11.8 205397. (2.1) 83.9	16.4 286212. (2.9) 32.7	6.5 112870. (1.1) 50.8	3.5 60338. (0.6) 64.2	18.4 320729. (3.2) 12.1	100.0 1746827. (17.5) 17.5
10K-14999	0.0 0. (0.0) 0.0	3.8 102838. (1.0) 3.4	12.9 351127. (3.5) 12.5	0.1 3032. (0.0) 54.2	0.1 1562. (0.0) 0.6	1.8 50044. (0.5) 5.7	2.7 73207. (0.7) 32.9	0.3 9473. (0.1) 10.1	78.3 2138559. (21.5) 80.4	100.0 2729840. (27.4) 27.4
15K-19999	0.0 0. (0.0) 0.0	71.9 344163. (3.5) 11.3	22.2 106037. (1.1) 3.8	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	1.5 7035. (0.1) 0.8	0.0 0. (0.0) 0.0	2.1 9823. (0.1) 10.5	2.4 11408. (0.1) 0.4	100.0 478465. (4.8) 4.8
20K & OVER	0.0 0. (0.0) 0.0	61.4 401004. (4.0) 13.2	0.6 3666. (0.0) 0.1	0.4 2560. (0.0) 45.8	0.0 0. (0.0) 0.0	9.2 59897. (0.6) 6.8	0.9 6073. (0.1) 2.7	0.0 0. (0.0) 0.0	27.6 180233. (1.8) 6.8	100.0 653432. (6.6) 6.6
TOTALS	0.0 0. (0.0) 100.0	30.6 3046201. (30.6) 100.0	28.3 2818164. (28.3) 100.0	0.1 5591. (0.1) 100.0	2.5 244747. (2.5) 100.0	8.8 876503. (8.8) 100.0	2.2 222279. (2.2) 100.0	0.9 93961. (0.9) 100.0	26.7 2660995. (26.7) 100.0	100.0 9968493. (100.0) 100.0

*Costs for spend-downers are

TABLE 16

AVERAGE COST OF MEDICAL CARE FOR POTENTIAL MEDICAID RECIPIENTS WHO HAD INCURRED SOME HEALTH-RELATED EXPENSES FOR THE UNITED STATES (USING MASSACHUSETTS ELIGIBILITY STANDARDS) BY ELIGIBILITY TYPE AND HOUSEHOLD INCOME

HOUSEHOLD INCOME	WELFARE CATEGORY NOT ELIGIBLE	SSI CASH	AFDC CASH	MA-SSI	MA-AFDC	MA-21	MA-SSI SPEND DOWN	MA-AFDC SPEND DOWN	MA-21 SPEND DOWN	TOTALS
0-999	0,0	174,18	304,40	0,0	52,00	96,20	0,0	0,0	0,0	157,80
1K-1999	0,0	258,80	335,25	0,0	0,0	121,12	0,0	0,0	0,0	251,10
2K-2999	0,0	352,91	190,62	0,0	81,88	146,57	0,0	0,0	105,00	193,24
3K-3999	0,0	219,61	445,32	0,0	44,80	64,02	212,70	0,0	90,00	239,57
4K-4999	0,0	236,27	166,44	0,0	260,21	175,16	55,00	444,00	0,0	165,44
5K-5999	0,0	182,57	186,81	0,0	90,01	87,57	113,29	82,00	340,00	135,61
6K-9999	0,0	159,24	110,37	0,0	333,38	68,10	688,05	367,54	175,14	110,80
10K-14999	0,0	210,61	150,86	123,00	6,13	63,89	1485,00	91,36	1177,18	383.31
15K-19999	0,0	273,54	193,97	0,0	0,0	46,21	0,0	783,40	63,62	320,47
20K & OVER	0,0	1449,97	27,69	102,00	0,0	280,71	242,00	0,0	603,26	583,75
TOTALS	0,0	311,51	200,92	112,41	219,15	92,20	552,29	274,30	635,82	207,66

TABLE 17

ACTUAL AMOUNT (IN THOUSANDS OF DOLLARS) OF "FREE CARE" PROVIDED BY MEDICAID, PUBLIC HEALTH HOSPITALS, FREE CLINICS, ETC. TO POTENTIAL MEDICAID RECIPIENTS IN THE UNITED STATES (USING MASSACHUSETTS ELIGIBILITY STANDARDS) BY ELIGIBILITY TYPE AND HOUSEHOLD INCOME

HOUSEHOLD INCOME	WELFARE CATEGORY									
	NOT ELIGIBLE	SSI CASH	AFDC CASH	MA-SSI	MA-AFDC	MA-21	MA-SSI SPEND DOWN	MA-AFDC SPEND DOWN	MA-21 SPEND DOWN	TOTALS
0-999	86.8 119949. (1.6) 9.6	9.1 12529. (0.2) 1.3	3.6 4934. (0.1) 0.3	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.6 793. (0.0) 0.1	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	100.0 138204. (1.9) 1.9
1K-1999	21.8 87112. (1.2) 7.0	36.0 143747. (1.9) 15.3	41.1 163857. (2.2) 8.3	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	1.0 4070. (0.1) 0.6	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	100.0 398785. (5.4) 5.4
2K-2999	46.4 429929. (5.8) 34.4	17.0 157236. (2.1) 16.7	24.3 224930. (3.0) 11.4	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	12.3 114130. (1.5) 17.4	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	100.0 926225. (12.5) 12.5
3K-3999	7.3 73262. (1.0) 5.9	12.4 124011. (1.7) 13.2	70.7 708113. (9.6) 36.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	7.0 70322. (1.0) 10.7	2.5 25195. (0.3) 17.3	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	100.0 1000903. (13.6) 13.6
4K-4999	15.7 68460. (0.9) 5.5	12.1 52809. (0.7) 5.6	53.3 232782. (3.2) 11.8	0.0 0. (0.0) 0.0	0.0 96. (0.0) 13.4	18.7 81432. (1.1) 12.4	0.0 0. (0.0) 0.0	0.2 969. (0.0) 4.1	0.0 0. (0.0) 0.0	100.0 436553. (5.9) 5.9
5K-5999	3.1 11692. (0.2) 0.9	11.4 42274. (0.6) 4.5	68.2 253836. (3.4) 12.9	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	17.3 64436. (0.9) 9.8	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	100.0 372257. (5.0) 5.0
6K-9999	17.1 161218. (2.2) 12.9	19.4 182940. (2.5) 19.5	24.5 231948. (3.1) 11.8	0.0 0. (0.0) 0.0	0.0 110. (0.0) 15.4	26.3 248203. (3.4) 37.8	2.3 21796. (0.3) 15.0	0.2 1714. (0.0) 7.2	10.3 97246. (1.3) 4.1	100.0 945173. (12.8) 12.0
10K-14999	8.2 222367. (3.0) 17.8	0.2 4908. (0.1) 0.5	5.3 144337. (2.0) 7.3	0.0 0. (0.0) 0.0	0.0 510. (0.0) 71.3	2.5 69202. (0.9) 10.5	3.6 98792. (1.3) 67.8	0.3 7799. (0.1) 32.9	79.9 2176592. (29.5) 90.9	100.0 2726507. (36.9) 36.9
15K-19999	35.3 61209. (0.8) 4.9	44.5 77197. (1.0) 8.2	1.4 2437. (0.0) 0.1	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	2.7 4630. (0.1) 0.7	0.0 0. (0.0) 0.0	7.6 13203. (0.2) 55.7	8.6 14966. (0.2) 0.6	100.0 173642. (2.4) 2.4
20K & OVER	5.7 14941. (0.2) 1.2	54.0 142192. (1.9) 15.1	0.0 75. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	40.3 106266. (1.4) 4.4	100.0 263474. (3.6) 3.6
TOTALS	16.9 1250139. (16.9) 100.0	12.7 939862. (12.7) 100.0	26.7 1967240. (26.7) 100.0	0.0 0. (0.0) 100.0	0.0 716. (0.0) 100.0	8.9 657217. (8.9) 100.0	2.0 145782. (2.0) 100.0	0.3 23685. (0.3) 100.0	32.5 2397069. (32.5) 100.0	100.0 7381684. (100.0) 100.0

TABLE 18

POTENTIAL ANNUAL WELFARE (CASH ASSISTANCE) EXPENDITURES (IN THOUSANDS OF DOLLARS) FOR THE UNITED STATES USING MASSACHUSETTS ELIGIBILITY STANDARDS BY ELIGIBILITY TYPE AND HOUSEHOLD INCOME

[illegible] TOTS
[illegible] PREDICTED WELFARE DOLLARS (IN THOUSANDS)

HOUSEHOLD INCOME	NOT ELIGIBLE	SSI CASH	AFDC CASH	MA-SSI	MA-AFDC	MA-21	MA-SSI SPEND DOWN	MA-AFDC SPEND DOWN	MA-21 SPEND DOWN	TOTALS
	WELFARE CATEGORY									
0-999	0.0 0. (0.0) 0.0	81.5 733336. (2.8) 4.7	18.5 166132. (0.6) 1.5	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	100.0 899468. (3.4) 3.4
1K-1999	0.0 0. (0.0) 0.0	84.5 3773047. (14.2) 24.2	15.5 691755. (2.6) 6.3	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	100.0 4464801. (16.8) 16.8
2K-2999	0.0 0. (0.0) 0.0	71.4 3913170. (14.7) 25.1	28.6 1568758. (5.9) 14.2	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	100.0 5481928. (20.6) 20.6
3K-3999	0.0 0. (0.0) 0.0	57.4 2142489. (8.0) 13.8	42.6 1589850. (6.0) 14.4	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	100.0 3732339. (14.0) 14.0
4K-4999	0.0 0. (0.0) 0.0	42.0 1072597. (4.0) 6.9	58.0 1481606. (5.6) 13.4	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	100.0 2554203. (9.6) 9.6
5K-5999	0.0 0. (0.0) 0.0	32.9 673937. (2.5) 4.3	67.1 1371812. (5.2) 12.4	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	100.0 2045748. (7.7) 7.7
6K-9999	0.0 0. (0.0) 0.0	41.7 1698554. (6.4) 10.9	58.3 2375160. (8.9) 21.5	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	100.0 4073715. (15.3) 15.3
10K-14999	0.0 0. (0.0) 0.0	36.1 763232. (2.9) 4.9	63.9 1352497. (5.1) 12.3	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	100.0 2115727. (7.9) 7.9
15K-19999	0.0 0. (0.0) 0.0	56.1 450523. (1.7) 2.9	43.9 353137. (1.3) 3.2	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	100.0 803660. (3.0) 3.0
20K & OVER	0.0 0. (0.0) 0.0	80.4 360469. (1.4) 2.3	19.6 88056. (0.3) 0.8	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	100.0 448524. (1.7) 1.7
TOTALS	0.0 0. (0.0) 100.0	58.5 15581243. (58.5) 100.0	41.5 11038757. (41.5) 100.0	0.0 0. (0.0) 100.0	0.0 0. (0.0) 100.0	0.0 0. (0.0) 100.0	0.0 0. (0.0) 100.0	0.0 0. (0.0) 100.0	0.0 0. (0.0) 100.0	100.0 26620000. (100.0) 100.0

TABLE 19

NUMBER OF PERSONS (IN THOUSANDS) POTENTIALLY ELIGIBLE FOR MEDICAID IN THE UNITED STATES USING MASSACHUSETTS ELIGIBILITY STANDARDS BY ELIGIBILITY TYPE AND PLACE OF RESIDENCE

TABLE 11
RESIDENCE BY WELFARE CATEGORY - WEIGHTED

RESIDENCE
WELFARE CATEGORY

	NOT ELIGIBLE	SSI CASH	AFDC CASH	MA-SSI	MA-AFDC	MA-21	MA-SSI SPEND DOWN	MA-AFDC SPEND DOWN	MA-21 SPEND DOWN	TOTALS
RURAL NON-FARM	82.6 42612. (20.3) 25.2	5.1 2649. (1.3) 25.5	4.8 2491. (1.2) 17.4	0.0 0. (0.0) 0.0	0.3 143. (0.1) 12.8	4.8 2477. (1.2) 24.9	0.3 130. (0.1) 32.4	0.1 71. (0.0) 20.7	2.0 1010. (0.5) 23.8	100.0 51584. (24.5) 24.5
RURAL FARM	73.4 10527. (5.0) 6.2	7.3 1044. (0.5) 10.0	4.2 602. (0.3) 4.2	0.0 0. (0.0) 0.0	0.6 81. (0.0) 7.3	12.5 1789. (0.9) 18.0	0.1 9. (0.0) 2.3	0.6 80. (0.0) 23.4	1.4 207. (0.1) 4.9	100.0 14338. (6.8) 6.8
LARGE SMSA INNER CITY	73.5 13561. (6.5) 8.0	6.2 1152. (0.5) 11.1	13.3 2458. (1.2) 17.1	0.0 0. (0.0) 0.0	0.0 9. (0.0) 0.8	4.6 844. (0.4) 8.5	0.4 65. (0.0) 16.2	0.1 18. (0.0) 5.1	1.8 339. (0.2) 8.0	100.0 18445. (8.8) 8.8
OTHER SMSA INNER CITY	77.7 34151. (16.2) 20.2	5.1 2249. (1.1) 21.6	10.4 4588. (2.2) 32.0	0.1 25. (0.0) 49.6	0.1 32. (0.0) 2.9	5.1 2227. (1.1) 22.4	0.2 94. (0.0) 23.3	0.1 52. (0.0) 15.3	1.3 552. (0.3) 13.0	100.0 43969. (20.9) 20.9
LARGE SMSA NON-INNER	86.1 24565. (11.7) 14.5	2.5 724. (0.3) 7.0	4.1 1163. (0.6) 8.1	0.1 25. (0.0) 50.4	0.7 201. (0.1) 18.0	2.6 747. (0.4) 7.5	0.3 84. (0.0) 20.8	0.0 0. (0.0) 0.0	3.6 1017. (0.5) 24.0	100.0 28466. (13.5) 13.5
OTHER SMSA NON-INNER	85.3 23853. (11.3) 14.1	4.3 1216. (0.6) 11.7	4.0 1128. (0.5) 7.9	0.0 0. (0.0) 0.0	1.7 474. (0.2) 42.5	2.5 692. (0.3) 7.0	0.0 0. (0.0) 0.0	0.3 74. (0.0) 21.6	1.9 538. (0.3) 12.7	100.0 27975. (13.3) 13.3
OTHER URBAN	79.3 20153. (9.6) 11.9	5.3 1359. (0.6) 13.1	7.6 1925. (0.9) 13.4	0.0 0. (0.0) 0.0	0.7 175. (0.1) 15.7	4.6 1167. (0.6) 11.7	0.1 21. (0.0) 5.1	0.2 48. (0.0) 14.0	2.3 573. (0.3) 13.5	100.0 25421. (12.1) 12.1
TOTALS	80.6 169361. (80.6) 100.0	4.9 10393. (4.9) 100.0	6.8 14354. (6.8) 100.0	0.0 50. (0.0) 100.0	0.5 1117. (0.5) 100.0	4.7 9942. (4.7) 100.0	0.2 402. (0.2) 100.0	0.2 343. (0.2) 100.0	2.0 4236. (2.0) 100.0	100.0 210197. (100.0) 100.0

TABLE 20

NUMBER OF PERSONS (IN THOUSANDS) POTENTIALLY ELIGIBLE FOR MEDICAID IN THE UNITED STATES USING MASSACHUSETTS ELIGIBILITY STANDARDS BY ELIGIBILITY TYPE AND RACE

WELFARE CATEGORY

RACE	NOT ELIGIBLE	SSI CASH	AFDC CASH	MA-SSI	MA-AFDC	MA-21	MA-SSI SPEND DOWN	MA-AFDC SPEND DOWN	MA-21 SPEND DOWN	TOTALS
WHITE	85.5 152440. (72.5) 90.0	4.6 8233. (3.9) 79.2	3.4 6143. (2.9) 42.8	0.0 50. (0.0) 100.0	0.5 947. (0.5) 84.8	3.6 6445. (3.1) 64.8	0.2 400. (0.2) 99.3	0.1 244. (0.1) 71.3	1.9 3320. (1.6) 78.4	100.0 178221. (84.8) 84.8
BLACK	51.2 12120. (5.8) 7.2	7.2 1716. (0.8) 16.5	28.3 6713. (3.2) 46.8	0.0 0. (0.0) 0.0	0.7 169. (0.1) 15.2	10.3 2452. (1.2) 24.7	0.0 3. (0.0) 0.7	0.2 51. (0.0) 14.8	2.0 470. (0.2) 11.1	100.0 23694. (11.3) 11.3
ORIENTAL	89.5 1077. (0.5) 0.6	5.0 60. (0.0) 0.6	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	5.3 64. (0.0) 0.6	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.2 3. (0.0) 0.1	100.0 1203. (0.6) 0.6
PUERTO RICAN	51.1 896. (0.4) 0.5	1.2 22. (0.0) 0.2	28.7 504. (0.2) 3.5	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	11.0 193. (0.1) 1.9	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	7.9 139. (0.1) 3.3	100.0 1753. (0.8) 0.8
MEXICAN	54.3 2329. (1.1) 1.4	7.4 317. (0.2) 3.1	20.2 867. (0.4) 6.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	14.6 627. (0.3) 6.3	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	3.5 152. (0.1) 3.6	100.0 4292. (2.0) 2.0
AMERICAN INDIAN	44.6 429. (0.2) 0.3	4.7 45. (0.0) 0.4	13.2 127. (0.1) 0.9	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	16.8 162. (0.1) 1.6	0.0 0. (0.0) 0.0	5.0 48. (0.0) 14.0	15.8 152. (0.1) 3.6	100.0 962. (0.5) 0.5
OTHER	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	0.0 0. (0.0) 0.0	100.0 0. (0.0) 0.0
TOTALS	80.6 169290. (80.6) 100.0	4.9 10393. (4.9) 100.0	6.8 14354. (6.8) 100.0	0.0 50. (0.0) 100.0	0.5 1117. (0.5) 100.0	4.7 9942. (4.7) 100.0	0.2 402. (0.2) 100.0	0.2 343. (0.2) 100.0	2.0 4236. (2.0) 100.0	100.0 210125. (100.0) 100.0

TABLE 21

NUMBER OF PERSONS (IN THOUSANDS) POTENTIALLY ELIGIBLE FOR MEDICAID IN THE UNITED STATES USING MASSACHUSETTS ELIGIBILITY STANDARDS BY ELIGIBILITY TYPE AND AGE

AGE	WELFARE CATEGORY NOT ELIGIBLE	SSI CASH	AFDC CASH	MA-SSI	MA-AFDC	MA-21	MA-SSI SPEND DOWN	MA-AFDC SPEND DOWN	MA-21 SPEND DOWN	TOTALS
1-10 YEARS	70.4 30897. (14.7) 18.2	0.0 0. (0.0) 0.0	13.2 5802. (2.8) 40.4	0.0 0. (0.0) 0.0	0.6 272. (0.1) 24.3	11.1 4880. (2.3) 49.1	0.0 0. (0.0) 0.0	0.1 44. (0.0) 12.8	4.6 2003. (1.0) 47.3	100.0 43897. (20.9) 20.9
11-20 YRS	69.5 29743. (14.2) 17.6	0.0 13. (0.0) 0.1	12.0 5136. (2.4) 35.8	0.0 0. (0.0) 0.0	1.2 509. (0.2) 45.6	11.8 5062. (2.4) 50.9	0.0 0. (0.0) 0.0	0.3 114. (0.1) 33.4	5.2 2233. (1.1) 52.7	100.0 42811. (20.4) 20.4
21-30 YRS	95.0 26071. (12.4) 15.4	0.4 116. (0.1) 1.1	4.3 1177. (0.6) 8.2	0.0 0. (0.0) 0.0	0.2 51. (0.0) 4.6	0.0 0. (0.0) 0.0	0.1 25. (0.0) 6.1	0.0 3. (0.0) 0.7	0.0 0. (0.0) 0.0	100.0 27442. (13.1) 13.1
31-40 YRS	94.5 21493. (10.2) 12.7	0.5 112. (0.1) 1.1	4.7 1072. (0.5) 7.5	0.0 0. (0.0) 0.0	0.1 29. (0.0) 2.6	0.0 0. (0.0) 0.0	0.1 25. (0.0) 6.1	0.1 24. (0.0) 7.1	0.0 0. (0.0) 0.0	100.0 22755. (10.8) 10.8
41-50 YRS	95.5 23454. (11.2) 13.8	0.6 140. (0.1) 1.3	3.2 775. (0.4) 5.4	0.0 0. (0.0) 0.0	0.6 141. (0.1) 12.7	0.0 0. (0.0) 0.0	0.1 25. (0.0) 6.1	0.1 23. (0.0) 6.8	0.0 0. (0.0) 0.0	100.0 24558. (11.7) 11.7
51-64 YRS	95.1 26947. (12.8) 15.9	2.5 722. (0.3) 7.0	1.4 388. (0.2) 2.7	0.0 0. (0.0) 0.0	0.4 111. (0.1) 9.9	0.0 0. (0.0) 0.0	0.2 59. (0.0) 14.5	0.4 104. (0.0) 30.4	0.0 0. (0.0) 0.0	100.0 28331. (13.5) 13.5
OVER 64 YR	52.8 10763. (5.1) 6.4	45.5 9276. (4.4) 89.4	0.0 4. (0.0) 0.0	0.2 50. (0.0) 100.0	0.0 4. (0.0) 0.4	0.0 0. (0.0) 0.0	1.3 270. (0.1) 67.1	0.1 30. (0.0) 8.9	0.0 0. (0.0) 0.0	100.0 20398. (9.7) 9.7
TOTALS	80.6 169366. (80.6) 100.0	4.9 10380. (4.9) 100.0	6.8 14354. (6.8) 100.0	0.0 50. (0.0) 100.0	0.5 1117. (0.5) 100.0	4.7 9942. (4.7) 100.0	0.2 402. (0.2) 100.0	0.2 343. (0.2) 100.0	2.0 4236. (2.0) 100.0	100.0 210184. (100.0) 100.0

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